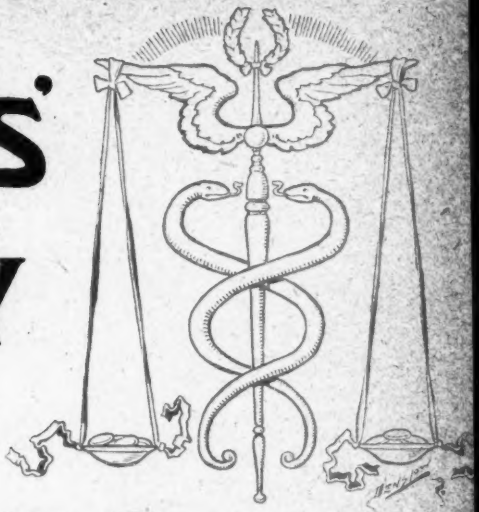
THE RAND-McNALLY

BANKERS' MONTHLY



SEPTEMBER, 1900

SEVENTEENTH YEAR

NUMBER 3

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THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 20. CHICAGO, SEPTEMBER, 1900. NUMBER 3.

THE NOME GOLD FIELD OUTLOOK.

What is the future of Nome? Not everyone here cares whether Nome has a future or not; but some of us who have crossed the continent, waited long with much impatience at Pacific ports for Bering sea navigation to open, and who have dared the dangers of the ice-pack to be among the first arrivals this year, are still interested in what Nome is destined to be. Those of us who think Nome has a future are better able to answer this question than when our imaginations were stimulated to a riot of speculation by last season's stories of fabulous wealth which came down from the frozen shores of Arctic Alaska by every returning ship. Scientific explorers had declared this beach to be the geological surprise of the century, and one enthusiastic Government officer had declared that the narrow strip of sand between the tundra and the sea contained enough gold to pay the national debt. It is small wonder, then, thousands strained every effort and made tremendous sacrifices to reach this far-away place—this land of promise, and it is not surprising that some of us really expected to dig yellow nuggets from the sand as easily as clams are found when the tide is out. What Nome was expected to be is one story; what it really is, is another; and what, with the better understanding, its future promises is still a third.

What the camp will yet become, whether this region is destined to add materially to the world's stock of gold, are questions not altogether removed from the domain of speculation, but each day's experiences bring them nearer a solution, and enough has already transpired to warrant a prediction as to Nome's future. For the present, this place is a crude combination of mining camp, county fair, western boom town, and Midway Plaisance. In 1898 the shore on

which the city now stands was a barren stretch of black sands and tundra. In 1899 a number of tents and a few frame houses were erected. In 1900 the visitor sees from his ship a line of tents stretching along the shore for twelve miles, and in the center of this band of white a large group of hastily constructed wooden buildings, altogether sheltering a population of 30,000, representing every trade and profession, and no trade at all, the whole making the most unique mining camp in the world.

In the spring of the year, immediately upon the arrival of the fleet of steamers, schooners, tugs and other craft of every sort, with their loads of gold seekers and their outfits, chaos reigned. Supplies were dumped indiscriminately from the lighters and small boats on the beach. For miles there stretched a

THE NOME BEACH, JUNE 1, 1900.
Views taken specially for Rand-McNally Bankers' Monthly.

confused pile of lumber, tents, merchandise, hardware, machinery, supplies and stores of all kinds. Fortunate was the miner or tradesman who could get his own property or its equivalent. In this hurly-burly town lots and building sites were jumped and re-jumped; possession seemed ten-ninths of the law rather than nine-tenths. The prices of labor and materials were exorbitant. Yet in all this confusion substantial buildings were erected in a week or ten days, and streets laid out and planked in a day. In a surprisingly short time order was established. By the end of June, while yet the hustling western spirit was in full sway, the shotgun and the Colt were no longer carried, and the unsettled disputes resulting from the rush were consigned to the courts of law. The saloons and gambling houses ceased to do the heavy business which had fallen to them in the first part of the rush. Today, on Front street, the main business street of Nome, there is little confusion. Soldiers patrol the streets and keep

good order; men of all nationalities, conditions and types elbow and jostle one another on the sandy thoroughfares without comment; the French mining expert, noticeable in his riding habit, stock and monocle; the miner from Dawson in his yellow, travel-stained jacket, canvas trousers and heavy laced boots; the dance-hall girl in short skirt, sealskin coat and poke hat; the gambler, "sporting" a white shirt and collar, and the minister in long coat and sweater, hurry along the street, each intent on his own affairs, or take an easy seat on the high sidewalk with typical western freedom.

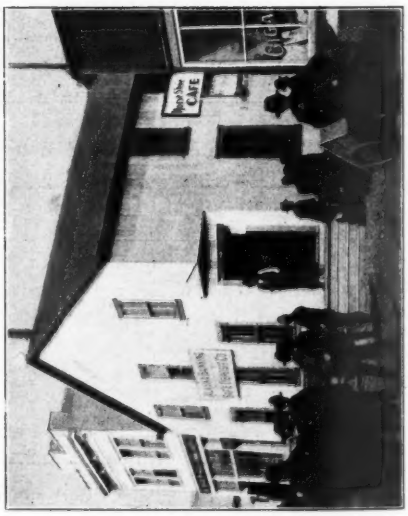
Every man coming to Nome with the intention of mining or entering upon business operations, found that he was not in possession of a monopoly. The stories of fabulous prices prevailing in Alaska, and particularly in this new district, had attracted the attention of men of all trades and professions, with the result that every line of business and trade was overdone, almost from the beginning. Competition has been so severe that numberless small traders have been forced to the wall. There are now doing business at Nome, Alaskan, Arctic, Bering Sea, and North American trading and mining companies by the score, four banks, about a hundred saloons, and restaurants innumerable. Barber shops in every other tent, and a doctor's or a lawyer's sign hangs from nearly every second-story window. The natural result, of course, has been to lower prices. Klondike prices prevailed in the early part of the rush, but are to be had no longer. Labor commanded $1 an hour. Now it is down to about one-half that. Teaming was $10 an hour. It has also dropped one-half. Lumber maintained a good price because of the great amount of building being done, but has dropped from $110 to $75 a thousand. One marked example of an oversupply was that of lemons. It was well known that lemons were used by miners as a preventive against scurvy. Every trader brought a quantity, and in a very short time lemons could be purchased for less than in the States. Other perishable goods were at cost or below. Potatoes have been sold at $2.25 per crate. But staple canned goods held steady at about 100 per cent over Seattle prices. To many a manager of a boarding house or restaurant the severe competition and lowering of prices all along the line has been especially disastrous. The successive marking out of price lists in front of these places, and the substitution of ones with lower figures, has proved a very certain index of the coming of hard times to many.

To the "dudiako" (the Alaskan appellation for tenderfoot), who had been led to believe that a fortune could easily be made at mining, the conditions have also proved harsh. He found that all the land for fifty miles back of Nome and a couple of hundred miles along the shore had been staked. The beach diggings, those on the shore between high water and sixty feet back, he learned were paying but poorly. Expecting to find the sands of the main street glistening with the yellow metal, he soon found himself much more than disappointed. The homesick disease called by the miners "cold-feet" has become prevalent. Hundreds of men spend anxious moments in efforts devising means to raise money for a return home. It was a fact very caustically commented upon by the old-timers coming from Idaho, Colorado, or Nevada that the passenger list

DREDGE ON BEACH ABOVE CITY, JULY 12, 1900.

FROST STREET, LEADING THOROUGHFARE OF NOME.

AT WORK WITH "ROCKER" ON BEACH, JULY 8, 1900.



OFFICE ALASKA BANKING AND SAFE DEPOSIT CO.

on many a boat contained practically no miners. Instead there were gamblers, saloonkeepers, "vaudeville" artists, dance-hall girls, and the like, not mentioning innumerable professional and trades folks. Into their clutches many an innocent "dudiako" has fallen, and now that his money has gone he is certain that the whole region is a failure. Perhaps he has tried to pan the beach, and found it paid poorly; or, making a short trip into the interior, has seen everywhere the posts and notices setting forth the ownership of the land by some prior party. Deeply grieved at the transportation companies, the newspapers, and the world in general, he sincerely hopes that Uncle Sam will see fit to give him passage home.

To the determined "dudiako," or the "sour-dough," which latter term is applied to one who has spent at least a winter in Alaska, the outlook for mining has been less disheartening. To him, although the beach paid poorly at Alaskan rates, still there was a living by careful prospecting. He found that on certain of the creeks claims had been staked which paid richly, and more that would pay well with a good supply of water to use in the sluicing, rocking, or panning of the dirt.

Many have been attracted by the strikes at Topkok, Gloria Bay, Solomon River, and at Cape York.

Going for a short trip into the interior, the prospector can carry his own pack. For a longer journey, horses, dogs, or boats are used. The supply of horses has been remarkable. The "Skookum," which was merely a huge scow, although loaded to the water's edge with lumber and live stock, made the trip from Seattle safely in the tow of a tug. The cattle and horses were put ashore without difficulty, and have since contributed much to the comfort of Nome's population. The horses have been trained to the pack like mountain burros. They have become accustomed to travel over the tundra, and are better for this than the dogs. With a horse packing from 200 to 250 pounds, the prospector can make a long journey into the interior or along the sands of the beach. If he desires to make the trip by boat, or canoe, he can buy the lumber, and having built a boat to suit his taste, can either skim along the coast or propel it up the rivers, with their innumerable creeks, ramifying back into the mountains. Little travel is done with the dogs in the summer, as they can carry but small packs, and are at their best only in the winter time, when they can pull a heavy sled over the snow forty or fifty miles a day.

At present there is considerable excitement over the finding of quartz in the region about Nome. Assays have shown gold-bearing quartz running from $25 to $65 to the ton. The great difficulty in prospecting for the gold-bearing quartz lies in the fact that the surface of the ground is covered by many feet of tundra. To locate the quartz, the thick covering of tundra must first be cleared away. As a consequence, the prospecting for quartz that has so far been done has been very unsystematic. The specimens brought in are from the few outcropping ledges, and whether or not there is rich quartz in sufficient quantity to pay the heavy expense of mining is as yet an unsettled question. To enable a quartz mine to pay in a region some twenty-seven hundred miles from a rail-

road, and accessible only four months in the year, the mineral vein must be rich, and in considerable size. High prices must be paid for labor, and the cost of freighting and supplies will be very heavy. Yet, in spite of all the difficulties attending the development of quartz mines in a district near the Arctic circle, the land has been staked and located to the tops of the mountains in the hope that some day it will yield a fortune. That quartz mining in this locality is speculative seems self-evident, but that it will soon be attempted is the belief of Nome enthusiasts.

There was the promise of ease about the prospective mining along the sands of Cape Nome that gave it peculiar glamor and distinction. The harvest of gold was not to be attended by the perils and hardships or even by the ordinary expenditure of energy and wealth common to gold mining.

The pilgrimage of the Argonauts of '49 was daring and romantic, but these hardy pioneers expected at the end of their journey to sluice, blast, dig or drill, and work generally as laboriously as all mining men in every age had done since the gold seekers of King Solomon tunneled in the land of Ophir.

Gold abounded in the Witswatersrand, but it was held fast in refractory conglomerate and buried in places thousands of feet. To extract the pure metal from this vast ore bed required unlimited wealth and the highest engineering genius. The way to fortune in South Africa had to be blasted by tons of dynamite.

The Klondike had a glittering lure, but to reach that far inland region the miner had to brave the Chilkoot Pass and the increasing terrors, as he proceeded, of illimitable ice fields.

Nome had a charm unique in the annals of mining excitement. Here the precious metal was not buried under mountains or held in the grasp of reefs, and little hardship, if any, had to be encountered to reach this paradise literally paved with gold. One had but to take passage on a steamer at San Francisco or Seattle, and within a few days of delightful ocean travel, would see unrolled before him the coveted stretches of the new Golden Shore. To mine there required neither wealth nor ability. The engineer with his theodolite, his chains and stakes, his grave calculations and superior air, was not needed. With a bucket and any sort of digging implement the gold seeker, according to the fabulous accounts, could saunter along that beach and carry away priceless sand and nuggets. This was not mining; it was finding money. It was a summer outing with a fortune thrown in. It was easier than digging for angle-worms. Here was a genuine El Dorado for the poor man, an opportunity at last for the man with the hoe.

Capital, too, of course, became interested. Not only the sands of the shore but the ocean's bed itself along that coast glistened with gold. Sea captains cruising there had let down buckets and brought up nuggets of varying size. There was no favored or special spot. The bottom of the sea was an unheard of Golconda.

Inventive genius set to work to scoop up this hoard of gold which nature had hidden under the sea. Let the poor man pick up the paltry thou-

sands in the beach-sand; the syndicate would drag the deep for uncountable millions.

You can walk along the shore above Nome today and see all sorts of mechanical devices abandoned by their disappointed owners. "Sea-serpents" they are called in derision by those of the population of Nome who were content to confine their operations to the dry land. Fortunes are tied up in these stranded monsters. One man, a wealthy western lawyer, went to Washington last winter and secured a patent for a contrivance which was to combine both the work of sluice and dredger. It was to be cast into the sea and by means of a great steel cable operated by capstan and stationary engine planted on the tundra, was to be dragged to shore. The inventor and his colleagues fully believed that every time this leviathan emerged it would disgorge pure gold by the cubic yard. There was to be no dross, no slickens, no dilution. The mechanical marvel was guaranteed to sluff off every substance but the real thing. But when by much puffing of the engine and anxious straining of the capstan and the steel cable, the curious device was dragged beyond the tide line it was found to be filled with crabs, sea-urchins, abalone shells, sea-moss, starfish and deep sea slime. There wasn't a glimmer of gold, and from that moment the rainbow promises of Cape Nome dredging faded. Out of some 3,000 tons of sand scraped from the bottom of the sea immediately in front of the beach diggings, one dredge cleaned up $1.30. The owner of the dredge decided that the reported richness of the sea bottom was a story worthy to be placed with tales of mermaids and sea serpents. The real miners at Nome take but little interest in the dredging operations. Regarding them in the light of the poor results obtained in the Yukon river, they deem them certain failures.

This seems to be certain: the gigantic and alluring features which attracted many to this camp have been demonstrated substantially to be myths. The beach, while not worthless, must be considered as only an incident of gold mining here. A careful investigator estimates that not more than $10,000 in dust was taken from shore sands during the first month of the season. The tundra, too, is a dream. There is gold everywhere locked in its frozen embrace from the sea beach to the mountain, but it costs, for the present at least, two good dollars in Uncle Sam's money for every dollar of dust taken out.

The real wealth of Nome, the wealth which will give a degree of permanence to the camp, lies along the creeks or streams. From this source Nome has sent this season to Seattle and San Francisco more than $1,000,000, the result of unsatisfactory "clean-ups." The season is slow because of the lack of water. The rains are late this year and have narrowed the working time almost one-half. In view of the short season creek placers cannot be worked out before it is time to sail for the States. Nor even should next year be a favorable one will these rich claims be exhausted. As a result, there will be work and fair fortunes here for a reasonable number of men, but certainly not for the multitude which now inhabits the bleak shore for miles. Many thousands must return to the States, there to take up the burden of existence in the old way. Not a few are convinced, too, the old way is still the better one.

JOSEPH E. FREEMAN.

FINANCIAL AND COMMERCIAL OUTLOOK.

From this time until after the election the topic of greatest interest will be the political situation. Hitherto there has been little of moment in the campaign, and the general feeling throughout the country has not been strongly aroused among the adherents of either party. With the election less than two months away, however, a crystallization of issues has taken place, and the conflict will, during this intervening period, be waged with vigor by both sides. The money question will not down. It is a living issue so long as Mr. Bryan is a candidate for the presidency, and in spite of his efforts to overwhelm it with the mythical dangers of "imperialism," the deep undercurrent of public thought is given to the real dangers which menace the financial integrity of the country. It has been clearly shown by Secretary Gage that Mr. Bryan could, if President of the United States, so manipulate Government disbursements as to endanger the existing gold standard. "There is no doubt," said the Secretary, "Mr. Bryan could order his Secretary of the Treasury to make payment in silver of all the public debt payable in coin, and for all current disbursements of the Government as well, which amount to a million and a half to a million and three-quarters dollars a day. That he would give such an order, too, is very certain, if he is in the same mind that he was in 1896, for he was then quoted as saying: 'If there is anyone who believes that the gold standard is a good thing, or that it must be maintained, I want him not to cast his vote for me, because I promise him it will not be maintained in the country longer than I am able to get rid of it.'" When asked the question whether it would be practical to control a sufficient volume of silver to make the payment referred to, the Secretary said he thought Mr. Bryan would have great difficulty in doing that at once, for the reason that the Treasury is now very firmly established upon a gold standard, including the reserve of $150,000,000, held against the legal tender notes, the Government owns and controls over $220,000,000 in gold coin and bullion, while it owns and controls only about $16,000,000 in silver, the rest of the silver being out in circulation among the people either in the form of silver certificates or silver coin.

But the Secretary points out very clearly that the attempt to make use of silver in the manner indicated would stop the inflow of gold to the Treasury, and correspondingly increase payments on account of Government dues in silver and silver certificates. "It therefore might be anticipated," said the Secretary, "that with a good deal of perverse ingenuity the time would come at no distant day when all the revenues of the Government would be paid to it in silver dollars or silver certificates. There would thus be established a circle of silver out of the Treasury into the hands of the people, from the people into the banks, from the banks into the custom-house, and into the hands of the collectors of internal revenue, and the Government, properly speaking, would be on a silver basis. The effect of this would be most disastrous on the credit of the country. The alarm that would be caused would lead to the presentation of greenbacks and Treasury certificates for redemption. The gold reserve would soon be invaded, business would be depressed, and industry checked, and the

revenues of the Government would be much diminished. Instead of a surplus we would probably witness a deficiency. In restoring the gold reserve to which I have just referred, the law directs the Secretary of the Treasury if necessary to sell bonds payable in gold, redeemable in one year, payable in twenty years, at a rate of interest not to exceed 3 per cent per annum. With the impairment to the public credit, and with the loss in revenues, as just indicated, it is very doubtful whether bonds within the limitation of interest permitted in the law could be sold. If they could not, the power to redeem the demand obligations of the Government, either in gold or in silver, would fail."

In answer to the question, "How would this state of things in the Government finances affect general business conditions throughout the country?" the Secretary said: "The effect would be deplorable. Nobody would be able to measure acurately the influence upon his own affairs of such Government action. Everyone would be in a state of fear. Commercial dullness would succeed the present commercial activity, and we would again witness that industrial paralysis which characterized the years 1893 and 1896, when the question of what was to be the standard agitated the public mind."

The New York Herald endeavored to interview Mr. Bryan on the subject of Secretary Gage's interview, but was met with this statement: "Say Mr. Bryan declines to be interviewed on that subject." But Mr. Bryan has already spoken volumes on the subject, and nothing short of a positive declaration from him that he has undergone a change of heart will convince the American people that he will not try by every means in his power, if elected, to get rid of the gold standard just as soon as he can, as he so fervently promised in 1896.

Despite the growing inactivity in general trade conditions, there is a distinct revival in some lines. The iron and steel situation is on the mend, and for the most part reports of railroad earnings make satisfactory returns. In general, the crop situation is a favorable one, and some sections of the country have been specially fortunate. From Kansas it is reported that the wheat harvest yielded 75,000,000 bushels. This was grown on 4,500,000 acres of land, at a cost approximately of $30,000,000. It can be sold for $45,000,000, leaving a clear profit of $15,000,000. The corn crop of Kansas is far above the average, and all agricultural products are better than in any recent year. The people of Kansas are feeling what it is to be prosperous, and there is every prospect that the vote of that state will this year be recorded for sound money. The same conditions prevail generally throughout agricultural sections. From the South new industries are reported as being established, including agricultural implement works at Atlanta, cotton mills in Georgia, North Carolina and Texas, cottonseed mills in various sections, and Texas is to have a sugar refinery. Numerous smaller plants in variety are being constructed throughout the Southern states generally.

There is no diminution in the volume of exports. For July the value of exported merchandise amounted to $100,413,000, the largest for any July recorded, being $5,500,000 larger than in 1899, and $27,900,000 larger than in 1898.

The imports for the month just reported were valued at $63,536,000, leav-

ing an excess of exports over imports for the month of $36,877,000, which is almost $2,000,000 larger than for the same month last year. It is gratifying indeed that with domestic enterprises facing a period of depression, inevitably the result of the fear of the possibility of Mr. Bryan's election, the foreign trade should continue to expand.

The refunding operations under the new financial law have now reached a point where the exchanges are falling off, and therefore there is considerable likelihood that the Secretary of the Treasurry will consider the advisability of suspending the law in this respect in accordance with the discretion given to him by the act. It is a probability, however, that exchanges will not be refused until after the election, or at least until the usual fall period of stringency in the money market has been passed. At the time this is written, a total of 330 millions of the old bonds have been exchanged for the new 2's, leaving about 509 millions of the old issues outstanding. Should the secretary of the Treasury decline to continue operations, some provision would have to be made looking to the retirement of these bonds at the date of their maturity in 1904, 1907, and 1908, respectively. Either they will have to be continued or retired. It is not likely that in case they should be continued the Government will be so fortunate as to refund them into 2 per cent bonds, and it is altogether probable that the present refunding operations will be looked upon for many years as the most successful the Government has ever undertaken.

BANK CHECKS AS CIRCULATION.

The acting internal revenue commissioner, Robert Williams, Jr., in referring to an inquiry regarding the use of stamped checks, writes the collector at Alexandria, Va., as follows:

"In a letter addressed to this office on the 13th instant by Mr. C. S. Grayson of Luray, Page County, Va., he incloses an ordinary bank check, duly stamped, and inquires whether or not it is 'against the internal revenue law to use checks like the inclosed in business.' He has today been referred to you.

"If, as is probably the case, the use of checks of this kind which he has in view is that of circulation in lieu of money, you will call his attention to the fact that tax is imposed upon such circulation by section 3408, Revised Statutes, and that section 3583, Revised Statutes, makes it a criminal offense to issue checks 'for a less sum than one dollar, intended to circulate as money, or to be received or used in lieu of lawful money of the United States.'"

AGITATION FOR WEEKLY BANK STATEMENTS.

The proposition, advocated some time ago, for the Chicago institutions to issue bank statements on Saturday after the manner of the associated banks of New York, is being revived. It was thought that the subject would be taken up directly the clearing house found itself in its new quarters, but the matter is still in deliberation among the officers of the leading banks concerned.

ON SAYING "NO."

Once upon a time, in the legislature of a Western state, sat a representative named Snidow. When the reading clerk would call his name, on the voting rolls, drawling out in slow, monotonous fashion, "S-n-i-d-o-w!" he invariably would answer back, as if it were an echo, "No!" So certain was the same sound to issue from his particular corner that, whenever he voted, a ripple of laughter ran over the house. A few of the members thought him a fool who was tickled at his own oddity. Others only laughed and secretly wondered.

One day the reason came out. It disclosed the member in a new light. While it increased the merriment over the deeply intoned "No," it added a real touch of humor to the voter himself. A friend had ventured to ask him why he voted "No" so often.

"Well, I'll tell you," he said. "I represent a Republican county, and this legislature's Democratic. From our standpoint everything you do is wrong; and so, to represent my constituency properly, I vote 'No' on all occasions."

This must be recorded as a striking instance where saying "No" pleased everybody; for it pleased the man himself, and the house, and the home folks, too!

"No" is a very small word, with very big consequences. It is hard to say, and some people have great difficuly in pronouncing it. It is a negative which is often very positive. Usually "Yes" is more pleasing to the ear than "No."

It is essential that a banker should be able to say "No." It is imperative that he should say it properly. A great deal of his success depends upon this quality. He should speak the word firmly, but kindly. A banker is not a bear.

Bankers require of borrowers written statements of their financial condition as a prerequisite to loans. It is equally incumbent that they, themselves, be unreserved in their reasons for declining to grant accommodations. If the banker cannot say "No" to importunity and to improper requests for money, he is in the wrong business. But there is no good reason why he should not be frank with a customer.

A heavy borrower once remarked: "I have no business secrets from my banker." He was then applying for a loan. The statement inspired confidence. The customer then proceeded in detail to outline his plan. He explained the nature of the enterprise. He stated the probable gain to be derived from the transaction. He especially emphasized the possibility of loss. He showed that it was part of a legitimate business, and announced his familiarity therewith. He told what his own conduct would be under all the contingent circumstances. He gave positive assurance of a certain termination of the deal. And he closed by explaining the effect a maximum loss would have upon his own resources.

The loan was a large one, considering the strength of the man. But it was granted. The banker was fully informed, and he regarded it safe. It was.

A good customer, who had been an inconstant borrower, whose credit was ample but whose balance had been valueless, suddenly, in time of panic, requested a very large loan. It was refused. The banker explained that, owing to the

times, he was carrying an increase in cash, keeping more than 50 per cent of his deposits on hand; that the outlook was gloomy and money tightening at the reserve centers; that he was not sure he could rediscount save to prevent disaster; that he was determined not to call regular loans, as it would work hardship, and that, therefore, he could not furnish funds, just at that time, for new and independent enterprises. The customer, although previously treated with marked courtesy, grew incensed and changed his account. The banker did right, the customer did wrong.

The banker told why he said "No." Many officers would not have gone so deeply into an explanation. A few, perhaps, rather than tell why, would have granted the loan. The customer was entitled to the explanation; but he was not entitled to the loan. And if he had been as fair as the banker, he would not have changed his account. The rights of every other customer demanded that "No" be the unchangeable answer.

And daily, in instances of less importance, the duty of saying "No" arises. However trivial the affair, it is but just that the reason for the answer be given. If the security is not sufficient, it can be shown.

There is no more room for gruffness than there is for levity. The banker is not in the unique position of our political friend in the legislature. He is not fighting the opposition. The interests of the banker and the borrower are mutual. They are not the same, but similar. And it has been very aptly said that there are some men who can say "No" more pleasantly than others can say "Yes"; that a refusal is more friendly when uttered by the right man than an assent is from another. This explains the art of saying "No," and it is one that has much to do with the success of banking.

The qeustion as to whether a banker should employ evasion is a mooted one. It has been held that this is the proper thing to do. But it cannot be claimed so, save on the supposition that banking is a mystery which the public had better not understand. Granting this, concealment would be admissible. The idea, however, is rapidly disappearing. States are, more and more, exercising the right of espionage. Business intelligence is rapidly growing. And there are now few men who will receive a peremptory challenge to a legitimate request without dissent.

There are two sides to every position. It does not follow that the customer who is bent on the study of his own affairs will thoroughly comprehend the other side. Yet if he be required to explain, the banker's duty is plain. Good business men welcome candor.

"No" is a simple word. Saying it will often curtail profits. Rarely will it injure depositors. Often it is enough to add: "It would be contrary to banking rules." Slight as this is, it has the savor of salt. When to say "No" is as important as how to say it. Refusals should not be lightly made. Haste is never desirable. Deliberation and forethought are the safeguards of banking. To snap out an answer without due consideration will imperil not only the customer's business, many times, but the banker's as well.

On the retirement of a president it was asked: "But can ——, the new

man, say 'No?'" "Well, if he can't, —— can!" was the answer. Question and answer do not disclose the proper spirit. They indicate that the banker is to use "No" as a sort of explosive to ward off danger. Surliness and abruptness are not desirable qualities in any man, and they are wholly out of place in a banker. Men sometimes ask favors which are manifestly outrageous to common business customs. But whether they are thoughtless or ignorant, it is all the more necessary to treat them with politeness. The banker who cannot condescend to talk graciously to a customer, who is so bigoted that he has "no time to explain," ought not to have a customer, and if he stays in business long enough. will not have one.

A banker should be able to say "No" positively, though respectfully; and he should never say it until he has thought of the consequences to his customer as well as himself.

CHARLES W. STEVENSON.

GROUNDS FOR REFUSAL OF PAYMENT.

A Pacific coast banker writes as follows:

"Where a check has a memorandum on it, as, for instance, 'in full of amount,' or 'for services rendered,' which has been erased or which has had a pen run through it, has the bank on which it is drawn a legal right to refuse payment? A reply in the next issue of the Bankers' Monthly will be duly appreciated."

This proposition was submitted to the cashier of one of the Chicago banks which does a large commercial business, and the reply was that the bank has a perfect right to refuse. It has two grounds for refusal. In the first place, the check with the endorsement indicated is not an unrestricted order for the payment of money. This alone would relieve the bank of liability for refusal to pay. In the second place, the check in the form presented is an "altered instrument."

PECULIAR TRANSVAAL FINANCIERING.

A peculiar incident of the war in the Transvaal has been that the Government of that Republic insists on paying for its supplies derived from Europe in bar gold. The banks to whom gold has been shipped in this manner seem to be in difficulty, as it is uncertain whether such gold cannot be seized by the British Government. One Portuguese firm has made some advances on gold, but only at 58s. per ounce, which is 10s. or more below what the metal is worth. The French bank has for months been doing a lucrative exchange business, and in connection with the part played by that bank during the crisis it may be significant to find that while $2,500,000 in gold coin has been commandeered from the remaining banks, except the National Bank, no such demand has been made on the French concern. This exemption is all the more remarkable when it is considered that the comparatively unimportant Netherlands Bank has been compelled to place $250,000 of its coin at the disposal of the Transvaal Government. Several of the banks must be considerably hampered by having so large a portion of their funds locked up in gold, which in their case cannot be disposed of until after the close of the war. Regarding the above, the question naturally arises why a government which insists on paying for supplies in bar gold should require $2,500,000 in gold coin.

SIGNIFICANCE OF FINANCIAL LAW.

The present financial law is not a finality, says Hon. E. J. Hill of Connecticut, who has borne so prominent a part in currency discussions in the House. If it had been so considered it would never have become a law. It is a great step forward, however, toward a sound currency. It solves many questions concerning which honest men in both parties differed. No matter what the standard may have been in the past, it declares that the standard unit of value shall be the gold dollar. Concerning this honest doubts had existed. The bill removes them all and puts this nation in harmony with the financial systems of the leading commercial nations of the world. If it had done nothing else this alone would have justified the honest money men of this country in every effort which they had made for an improved currency system, for it laid a foundation on which to build in the future.

It might have been well if the bill had either stopped there, or gone much farther than it did. Laws will not enforce themselves. The Ten Commandments were given to the children of Israel on Mount Sinai, but the law had hardly been proclaimed before the people turned away and began to worship gods of gold, forgetting that the very essence of the decalogue was obedience to its rquirements. It was forty years before the promised land was reached, and if the sound money men of this country assume that a declaration only is all that was required and that united effort is no longer needed, I very much fear that this nation will wander in the wilderness of financial doubt for many years to come.

It is not true that the money question is settled, and as a prominent speaker has recently said, "laid away in the catacombs of political oblivion." It is not true that further legislation only can reverse the action of the Fifty-sixth Congress. It can be done in full compliance with the letter of the law by the action of an administration not in harmony with its spirit. Yes, more than that, it will require the constant and untiring efforts of the Secretary of the Treasury and a continued increase of the present enormous world's production of gold, supplemented by an unbroken surplus of revenue and continued prosperous business conditions, to prevent in this country a relapse from gold redemption and a renewal of many of our former experiences.

The gold standard in law must be the gold standard in fact, before its perpetuity is assured. It must be justified by conditions as well as by statutes.

The currency panic of '93 was due to the enormous volume of legal-tender silver and fear that by reason of deficient revenues the demand notes outstanding would be paid in depreciated coin or not at all. Those notes exist today with the reissue law still unrepealed. It is true that they are now specifically redeemable in gold and that fifty millions may at any time be held from circulation, but the "endless chain" is still unbroken and the provisions of the present law are only calculated to make it run more smoothly. We stand before all the world, with the faith and honor of this nation pledged to furnish gold

to whoever may demand it, and whenever it may be wanted elsewhere, and if need be to mortgage the resources of the nation to fulfill this promise.

What should be treated as a business matter to be performed by the banks and brokers for a charge proportioned to the services rendered, as in other countries, our Treasury agrees to do for nothing. Instead of taxing the people to pay the debt, we are taxing them to continue it for the benefit of others.

In the eight and a half months of the fiscal year of 1900 from July 1, 1899, to March 14, 1900, the date of the passage of the present law, $14,710,919 of gold was paid out by the treasury in redemption of its demand notes. Since March 14 to June 27—three months and thirteen days—the Treasury has paid $19,969,407 for the same purposes, and today the volume of United States notes is unchanged and their effectiveness for similar work in the future not diminished. We have provided for the retirement of the Treasury notes, but we have only done so by changing them into legal tender silver, and in doing that have added thirty millions to our liabilities by the coinage of the seigniorage.

On December 1, 1899, of the monetary stock of the United States 45 per cent was gold and 55 per cent silver and paper.

As far back as 1897, the monetary stock of Great Britain consisted of 72 per cent of gold and 28 per cent silver and paper; of France, 58 per cent of gold and 42 per cent silver and paper; of Germany, 66 per cent of gold and 34 per cent silver and paper.

When Germany adopted the gold standard, her per capita of silver was $7.47. It was reduced by sale of bullion to $4.07, and she finds it necessary now to recoin this into subsidiary coin and so relieve herself from the burden of its practical redemption in gold.

With the provision of the present law in effective operation we shall find ourselves with more than three times as much silver per capita in circulation as either Germany or Great Britain, with the added burden of perpetual greenback redemption in gold, and yet political orators and stump speakers are shouting that the money question is settled, and earnest men in all parties who have thus far acted together to secure the splendid advance already made are justifying themselves in ignoring the subject for the future, trusting to the Senate of the United States to block any backward step.

When six and one-half millions of people have once voted that they believe that the trade of the United States alone will absorb all of the silver which can be brought to its mints, and that its parity with gold will be maintained by such use, if a majority of our people shall again declare such belief and elect as Executive and House of Representatives upon such a platform, how much is the discretion as to further action by a free silver Secretary of the Treasury worth, and how long would a Senate permeated with silver sentiment resist the demand of the country for further silver legislation?

The money question is far from dead. In a government by the people, the persistent demand of millions of voters cannot be ignored. These people are in earnest for what they call "cheap money," and are honest in their belief that value can be legislated into silver or paper by act of Congress.

Already the Populist party convention has declared for the free coinage of silver and the overwhelming majority of the delegates elected to the Democratic convention are pledged to like action. Concerning the elimination of this issue from the coming campaign, Mr. Bryan, the leader of both, said but a few days ago:

"We want the law that opened the mints to the coinage of gold and silver at the present ratio of 16 to 1 without waiting for the aid or consent of any other nation on earth."

Again: "You tell me that we must drop the silver question. I do not know what the opinion of others may be, but God forbid that I should ever cease to demand and argue for the restoration of bimetallism."

In nearly every state in the Union some party convention has declared for free silver or the issue of paper money by the Government without coin redemption.

In view of these things, not only is the money question not dead, but I know of no way to meet the issue but for the believers in the gold standard and a sound currency system based upon it to stand together, and with the same aggressive spirit which characterizes our opponents, demand the continuance in power of its advocates, so that further legislation may be enacted to strengthen the law already passed.

In my judgment, to make the gold standard absolutely sure, the greenbacks must either be retired or by the impounding process practically changed into gold certificates. Bank notes must be made redeemable in gold.

The volume of legal-tender silver must be reduced, as is now being done in France, or we must follow the example of Germany and gradually recoin it into subsidiary coinage. Instead of doing either we are changing our Treasury notes into silver and recoining the silver of Porto Rico and Hawaii into American coin, so that when these processes are completed we shall have in addition to a hundred mmillions of subsidiary coin, nearly six hundred millions of legal-tender silver to be maintained at a parity with gold. With the increasing volume of bank notes, one-third of which may be in $5 notes, a like denomination with the silver certificate, and with the effort on the part of the banks to keep their own notes in circulation, the silver certificate will surely be forced back upon the Treasury in payment for customs and other taxes, and what the Treasury receives that it must pay out.

In view of these facts let me call your attention to the parity provision as the House proposed it and the law as Congress finally made it, and then ask you whether this law will execute itself, or whether it is safe to put it in the power of any one to execute who loves it not.

In the House bill in section 3 was this language: "The Secretary of the Treasury is authorized and required to use said reserve fund in maintaining at all times the parity and equal value of every dollar issued and coined by the Government, and if at any time the Secretary of the Treasury deems it necessary in order to maintain the parity and equal value of all the money of the United States, he may at his discretion exchange gold coin for any other money issued or coined by the United States."

The language of the present bill is: "That the dollar, etc., etc., shall be the standard unit of value, and all forms of money issued or coined by the United States shall be maintained at a parity value with this standard, and it shall be the duty of the Secretary of the Treasury to maintain such parity."

How? In the House provision the reserve fund and bonding power could be used for the redemption of greenbacks and the maintenance of silver at par; in the law as it is, both of these instrumentalities are restricted to the greenbacks alone; the methods of maintaining the parity of silver with gold are left discretionary with the Secretary, and he always confined to the gold in the current funds in the Treasury, which, under the terms of the bill must be exhausted before he can avail himself of the privilege of issuing bonds to maintain greenback redemption.

Under these circumstances how long would it take a free silver Secretary to convince himself that use and not exchangeability was the best method of maintaining parity of silver and gold, and when that conclusion was reached the old experiences of '93 would be again repeated.

Oh, no; the money question is far from settled, and permit me to say frankly to you as business men, that as a business man it is my deliberate judgment that notwithstanding the excellent law which has been enacted, inaugurating the single gold standard, the effective maintenance of it absolutely demands and administration of the Treasury Department which will enforce that law, not only in the letter, but in the spirit also, until our existing currency conditions are radically changed.

I have spoken to you plainly of existing conditions. There is no reason for discouragement or doubt. Congress did the best it could do. Men who believed that they were right, admitted for the first time the possibility that they were wrong, and gave the cause of sound money the benefit of their doubts and their votes as well. One great party, from facing both ways, is looking straight ahead. The new discoveries of gold and the general prosperity of the people will ultimately bring us to the promised land, but the sound money men of this country must, in the language of an eminent citizen of New York, "hustle while they wait." It will not do to call the question settled and give it no more attention.

There are many other important features of the present law, and one of these is the refunding clause. Under it, within three months, more than three hundred millions of coin bonds have been changed into gold bonds at 2 per cent interest, with large profit to the Government and advantage to the holders.

Let me call your attention to the fact that the provisions of the act in this respect are not mandatory upon the Treasury, but only permissive, and that the Secretary may at any time reduce the rate or withdraw from its operations any of the classes of bonds which are now being exchanged.

Unless the complications in China should cause a large increase in expenses, the surplus revenue for the year will not only pay the refunding premiums and cancel the extended 2's, but will leave a balance for the extinguishment of some portion of the bonded debt. Under these circumstances, I submit it to your

judgment whether the withdrawal of the unrefunded 5's of 1904 and at least a portion of the 4's of 1907 and of the 3's of 1908 from the provisions of the act would not be wise.

To extend the whole of these issues for thirty years and hold the surplus funds in the Treasury would hardly meet the approval of the American people. I have sufficient faith in Lyman J. Gage to believe that when the bonds issued for the payment of the expenses of the Spanish war mature in 1908, the bonded indebtedness of the United States will be no greater than when the war began. So believing, my suggestion is to those who have not already exchanged their bonds that they cannot begin the work too soon, for it is possible that the rate of exchange may be reduced and in reference to some classes the opportunity gone. Besides, under any circumstances, a bond payable in coin is no better than one payable principal and interest in gold.

Under the liberal provisions of the banking sections of the bill, the organization of new banks, and what is equally desirable, the conversion of state and private banks, have been very gratifying. In the first three months 981 preliminary applications were made—405 of these were conversions to the National system. I am informed by the Comptroller that the indications point to possibly 1,500 applications within the first six months of the law. Thus far about 90 per cent of them have called for a capitalization under fifty thousand dollars. Forty-seven states and territories are represented in the list.

In view of these statements and the fact that any five men who choose to do so may, under our laws, organize and operate a National bank, how utterly absurd become the charges against the system that it is "a money trust," or that it in any way antagonizes the interests of the people. When banks can be organized as freely as grocery or dry-goods establishments, they must, like those institutions, cater for the business of the people, and the only anxiety which I have concerning them is, that they will not be able to find sufficient business to maintain them on a paying basis. Even now there is pending before the Committee on Banking and Currency a bill which provides for the loaning of 25 per cent of the assets of a National bank on real estate security, and we are advised that a vigorous effort will be made to secure its passage next winter by the West and South, where, in small towns, commercial business is lacking and agricultural loans only are made. Personally I am opposed to such a policy, for all history shows that a bank of issue, receiving deposits payable on demand, cannot make loans on real estate and meet its obligations; but the prompt presentation of the bill and the source from which its advocacy comes, indicate the weakness of the small bank system. I believe that the ultimate destiny of these little banks will be their absorption as branches by the larger ones when our law shall have recognized the greater economy and efficiency of the branch bank system, as it certainly must at no distant day, in this country, as the laws of every other commercial nation already do.

The truth is that expansion in the National banking system is just as essential to success and growth as in any other business, and I can see no other reason why a National bank should not be permitted to maintain branches in this

country or any other where it chose, precisely as any mercantile or manufacturing corporation would. As it is now, competition in interest rates is stopped by the increased expense of independent organizations and the country customer pays the bill here, while abroad foreign banking organizations are levying tribute upon our manufacturers and merchants. The absurdity of it is shown by the recent action of Congress authorizing an English chartered bank to act as the agent of this Government in Manila and steadily refusing to allow our own National banks to establish branches there. Let us hope for better things bye and bye.

The National bank notes outstanding on Tuesday last were $308,096,858, being an increase of sixty-one million dollars since January 1st. Speaking in the interest of the Government, the issue of a $5 note by the banks should not have been permitted. The whole field of change money below a ten dollar bill is more than needed to float the silver and silver certificates.

It will be a curious and interesting study to note the effect of the increased circulation upon the frequency of bank-note redemption.

So far as my inquiry goes the promptness of return is quite marked. I found one case last week where a package of $2,000 in new $20 notes, deposited by a bank with its reserve agent in New York, was returned by way of Washington with the wrapper unbroken in just two weeks.

As the volume increases it may develop that it is easier to take out circulating notes than it is to keep them out.

The present financial law, good as it is, helpful as it has already been, is but the beginning of the work in which every believer in sound money must continue to do his part. Compared with a honest medium of exchange, all other issues sink into insignificance. Without it, the markets of the world are either closed to us or only opened to our products at enormous cost. With it, backed by all the skill and genius of the American people, the world is ours to take it if we will. In the race for such a prize let no man be laggard or stop till victory is fully won.

NEW NORWEGIAN BANKING LAW.

A new banking law has recently been put into operation in Norway. The Norwegian State Bank in 1863 had an authorized ordinary capital of 12,500,000 kronen, which the new banking law provides may be increased to 25,000,000 kronen, and also provides for greater facilities in the issue of notes. Heretofore the restrictions imposed upon the bank have limited its operations, especially in view of the economic changes which have been going on for a number of years, whereby the development of the resources of the country have been advanced, but the increase of the capital of the bank is expected to overcome the difficulties. Up to the present time the issue of notes has amounted to 24,000,000 kronen, but during the present year the privilege has been extended to the issuance of 31,000,000 kronen, and from 1901 to 1906 the note issue will probably reach 35,000,000 kronen.

MONETARY EVENTS SINCE 1786 SUMMARIZED.

The Treasury Department has embodied in a circular giving information relative to United States bonds, currency, coin and production of precious metal the following summary of monetary events since 1786:

1786.—Establishment of the double standard in the United States with a ratio of 1 to 15.25; that is, on the basis of 123.134 grains of fine gold for the half eagle, or $5 piece, and 375.64 grains of fine silver for the dollar, without any actual coinage.

1792.—Adoption of the ratio of 1 to 15 and establishment of a mint with free and gratuitous coinage in the United States; the silver dollar equal to 371¼ grains fine, the eagle to 274½ grains fine.

1803.—Establishment of the double standard in France on the basis of the ratio of 1 to 15½, notwithstanding the fact that the market ratio was then about 1 to 15.

1810.—Introduction of the silver standard in Russia on the basis of the ruble of 17.99 grains of fine silver, followed in 1871 by the coinage of imperials, or gold pieces of five rubles, of 5.998 grams; therefore, with a ratio of 1 to 15. This ratio was changed by the increase of the imperial to five rubles fifteen copecks, and later to 1 to 15.45.

1815.—Great depreciation of paper money in England, reaching 26½ per cent in May. Course of gold, £5 6s., and of silver, 71½d. per ounce standard. In December the loss was only 6 per cent; gold at this period was quoted at £4 3s., and silver at 64d.

1816.—Abolition of the double standard in England, which had had as its basis the ratio of 1 to 15.21, and adoption of the gold standard on the basis of the pound sterling at 7.322 grains fine in weight.

Coinage of divisional money at the rate of 66d. per ounce. Extreme prices, £4 2s. for gold and 64d. for silver; in January, £3 18s. 6d., and 59¼d. in December.

1816.—Substitution for the ratio of 1 to 15.5 in Holland, established by a rather confused coinage, of the ratio of 1 to 15⅘.

1819.—Abolition of forced currency in England. Price of gold, £3 17s. 10½d., and of silver, 62d.[1] per ounce in October, against £4 1s. 6d. and 67d. in February.

[1]The price of silver given hereafter represents the average rate per ounce standard—that is, the mean between the highest price and the lowest price quoted during the year.

1832.—Introduction of the monetary system of France in Belgium, with a decree providing for the coinage of pieces of twenty and forty francs, which, however, were not stamped. Silver, 59¾d.

1834.—Substitution of the ratio of 1 to 16 for that of 1 to 15 in the United States by reducing the weight of the eagle, ten-dollar gold piece, from 270 grains to 258 grains.

In 1837 the fineness of the United States gold coins was raised from .899,225 to .900, and the silver coins from .892,4 to .900, giving a ratio of 1 to 15.988 and fixing the standard weight of the silver dollar at 412¼ grains. Silver, 59 15-16d.

1835.—Introduction of the company rupee, a piece of silver weighing 165 grains fine, in India in place of the sicca rupee. Creation of a trade coin—the mohur, or piece of fifteen rupees—containing 165 grains of fine gold. Silver, 59 11-16d.

1844.—Introduction of the double standard in Turkey, with the ratio of 1 to 15.10. Silver, 59½d.

1847.—Abolition of the double standard in Holland by the introduction of the silver standard on the basis of a one-florin piece 0.945 grains fine, the coinage of which had already been decreed in 1839. Silver, 59 11-16d.

1847.—Discovery of the gold mines in California.

1848.—Coinage in Belgium of pieces of ten and twenty-five francs in gold, a shade too light. These pieces were demonetized and withdrawn from circulation in 1884. Silver, 59½d.

1848.—Replacing the ratio of 1 to 16 in Spain, which had been in force since 1786, by that of 1 to 15.77.

1850.—Introduction of the French monetary system in Switzerland without any actual coinage of gold pieces. Silver, 60 1-16d.

1851—Discovery of the gold mines in Australia.

1853.—Lowering of the weight of silver pieces of less value than $1 to the extent of 7 per cent in the United States, and limitation of their legal-tender power to $5. Silver, 61½d.

1853.—Maximum of the production of gold reached in California when it amounted to $65,000,000.

1854.—Introduction of the gold standard in Portugal on the basis of the crown of 16.257 grains fine. Before this period the country had the silver standard, with a rather large circulation of gold coins stamped, on the basis of 1 to 15½ in 1835 and 1 to 16½ in 1847. Silver, 61½d.

1854.—Modification of the ratio of 1 to 15.77 in Spain by raising it to 1 to 15.48, and by lowering the piaster from 23.49 grams to 23.36 grams fine.

1854.—Introduction of the silver standard, as it existed in the mother country, in Java, in place of the ideal Javanese money, and coinage of colonial silver pieces.

1857.—Conclusion of a monetary treaty between Austria and the German States, in accordance with which one pound of fine silver (one-half a kilogram) was stamped into thirty thalers or 52½ florins of south Germany, or forty-five Austrian florins, resulting in one thaler equaling one and three-fourths German florins or one and one-half Austrian florins. Silver, 61¾d.

1861.—Law decreeing the coinage of gold pieces of ten and twenty francs exactly equal to French coins of the same denomination in Belgium. Silver, 61¾d.

1862.—Adoption of the French monetary system by Italy. Silver, 61 7-16d.

1865.—Formation of the Latin Union between France, Belgium, Switzerland and Italy on the basis of a ratio of 1 to 15½. Silver, 61 1-16d.

1868.—Adoption of the French monetary system by Roumania, with the exclusion of the five-franc silver piece, which was, however, stamped in 1881 and 1883. Silver, 60½d.

1868.—Admission of Greece into the Latin Union. The definite and universal introduction of the French monetary system into the country was effected only in 1883.

1868.—Adoption of the French monetary system, with the peseta or franc as the unit, by Spain. The coinage of gold alphonses d'or of twenty-five pesetas was made only in 1876.

1871.—Replacing of the silver standard in Germany by the gold standard. Coinage in 1873 of gold pieces of five, ten and twenty mark pieces, the latter weighing 7.168 grams fine. Silver, 60½d.

1871.—Establishment of the double standard in Japan with the ratio of 1 to 16.17 y the coinage of the gold yen of 1,667 grams and of the silver yen of 26.956 grams, both with a fineness of .900.

1873.—Increase of the intrinsic value of the subsidiary coins of the United States. Replacing of the double standard by the gold standard. Reduction of the cost of coinage of gold to one-fifth per cent, the total abolition of which charge was decreed in 1875. Creation of a trade dollar of 420 grains with a fineness of .900. Silver, 59¼d.

1873.—Suspension of the coinage of five-franc pieces in Belgium.

1873.—Limitation of the coinage of five-francs on individual account in France.

1873.—Suspension of the coinage of silver in Holland.

1873.—Formation of the Scandinavian Monetary Union. Replacing of the silver standard in Denmark, Sweden and Norway by that of gold on the basis of the krone. Coinage of pieces of ten and twenty kroner, the latter weighing 8.961 grams, with a fineness of .900.

1874.—Introduction of the system of contingents for the coinage of five-franc silver pieces in the Latin Union. Silver, 58 5-16d.

1875.—Suspension of the coinage of silver in individual account in Italy. Silver, 56⅞d.

1875.—Suspension of the coinage of silver on account of the Dutch colonies.

1875.—Introduction of the double standard in Holland on the basis of the ratio of 1 to 15.62 by the creation of a gold piece of ten florins, weighing 5.048 grams fine, with the maintenance of the suspension of the coinage of silver.

1876.—Great fluctuations in the price of silver, which declined to 46¾d., representing the ratio of 1 to 20.172, in July. Recovery, in December, to 58½d. Average price, 52¾d.

1877.—Coinage of five-franc silver pieces by Spain continued later, notwithstanding the decline of silver in the market. Silver, 54¾d.

1877.—Replacing of the double standard in Finland by that of gold on the basis of the mark or franc.

1878.—Act of the United States Congress providing for the purchase, from

time to time, of silver bullion, at the market price thereof, of not less than $2,000,000 worth per month as a minimum, nor more than $4,000,000 worth per month as a maximum, and its coinage as fast as purchased into silver dollars of 412½ grains. The coinage of silver on private account prohibited. Silver, 52 9-16d.

1878.—Meeting of the first international monetary conference in Paris. Prolongation of the Latin Union to January 1, 1886.

1879.—Suspension of the sales of silver by Germany. Silver, 51¼d.

1881.—Second international monetary conference in Paris. Silver, 51 11-16d.

1885.—Introduction of the double standard in Egypt. Silver, 48⅜d.

1885.—Prolongation of the Latin Union to January 1, 1891.

1886.—Great decline in the price of silver, which fell in August to 42d., representing a ratio of 1 to 22.5, and recovery in December to 46d. Modification of the coinage of gold and silver pieces in Russia. Silver, 45⅜d.

1887.—Retirement of the trade dollars by the Government of the United States in February. Demonetization of the Spanish piasters, known as Ferdinand Carolus, whose reimbursement at the rate of five pesetas ended on March 11th. New decline of silver in March to 44d., representing the ratio of 1 to 21.43. Silver, 44⅝d.

1890.—United States—Repeal of the act of February 28, 1878, commonly known as Bland-Allison law, and substitution of authority for purchase of 4,500,000 fine ounces of silver each month, to be paid for by issue of Treasury notes payable in coin. (Act of July 14, 1890.) Demonetization of 25,000,000 lei in pieces of five lei in Roumania in consequence of the introduction of the gold standard by the law of October 27th. Silver, 47 11-16d.

1891.—Introduction of the French monetary system in Tunis on the basis of the gold standard. Coinage of national gold coins and billon. Silver, 45 1-16d.

1892.—Replacing of the silver standard in Austria-Hungary by that of gold by the law of August 2d. Coinage of pieces of twenty crowns, containing 6.098 grams fine. The crown equals one-half florin. Meeting of the third international monetary conference at Brussels. Production of gold reaches its maximum, varying between 675,000,000 and 734,000,000 francs. Silver, 39 13-16d.

1893.—Suspension of the coinage of silver in British India and of French trade dollars on individual account. Panic in the silver market in July in London, when the price fell below 30d., representing the ratio of 1 to 31.43. Repeal of the purchasing clause of the act of July 14, 1890, by the Congress of the United States.

1895.—Adoption of the gold standard by Chile.

1895.—Russia decides to coin 100,000,000 gold rubles in 1896.

1896.—Costa Rica adopts the gold standard.

1896.—Russia decides to resume specie payments.

1897.—Adoption of the gold standard by Russia and Japan.

1897.—Peru suspends the coinage of silver and prohibits its importation.

1899.—Adoption of the gold standard by India.

ORGANIZATION OF NATIONAL BANKS.

Applications approved for the organization of national banks, national banks organized, and bonds deposited by the latter, from March 14th to August 25th inclusive, are as follows:

	APPROVED APPLICATIONS TO ORGANIZE NATIONAL BANKS.				NATIONAL BANKS ORGANIZED.				
State—	No.	Capital less than $50,000.	No.	Capital $50,000 or over.	No.	Capital less than $50,000	No.	Capital $50,000 or over.	Bonds.
Maine	2	$ 50,000	..	.....	..	.....	..	.....	.....
N. H.	1	25,000	..	.....	1	$ 25,000	1	$ 100,000	$ 35,000
Vermont	..	.....	1	$ 100,000	..	.....	..	.....	.....
Conn.	1	25,000	1	50,000	2	50,000	1	50,000	32,500
New York...	11	285,000	11	1,910,000	6	160,000	5	610,000	277,250
New Jersey..	6	150,000	4	250,000	5	135,000	1	100,000	74,500
Pennsylvania	31	780,000	16	1,967,000	16	410,000	14	1,800,000	668,850
Delaware ...	1	25,000	..	.....	1	25,000	..	.....	18,000
Maryland ...	4	100,000	3	225,000	2	50,000	2	170,000	57,750
Virginia	5	125,000	1	50,000	5	125,000	2	100,000	101,000
West Va.....	3	60,000	2	100,000	3	80,000	2	150,000	67,500
N. Carolina.	5	125,000	..	.....	2	50,000	..	.....	16,250
S. Carolina..	1	25,000	..	.....	..	.....	1	60,000	20,000
Georgia	1	25,000	4	700,000	..	.....	3	600,000	112,500
Florida	2	55,000	1	50,000	1	30,000	..	.....	7,500
Alabama	..	.....	3	150,000	..	.....	..	.....	.....
Mississippi ..	1	25,000	..	.....	..	.....	..	.....	.....
Louisiana ...	2	50,000	1	50,000	..	.....	1	50,000	12,500
Texas	32	643,000	7	425,000	19	510,000	8	460,000	291,350
Arkansas ...	..	.....	2	100,000	..	.....	..	.....	.....
Kentucky ...	4	100,000	4	1,895,000	3	75,000	4	1,845,000	265,050
Tennessee ..	2	50,000	1	50,000	2	50,000	1	50,000	43,750
Ohio	19	480,000	5	350,000	12	320,000	7	900,000	261,200
Indiana	11	275,000	6	350,000	8	220,000	3	200,000	149,000
Illinois	29	770,000	5	475,000	19	520,000	4	400,000	494,500
Michigan ..	5	135,000	1	50,000	3	65,000	..	.....	22,250
Minnesota ..	23	585,000	4	200,000	11	275,000	2	100,000	145,750
Wisconsin ..	5	125,000	7	750,000	2	50,000	6	700,000	203,950
Iowa	40	1,065,000	4	250,000	22	595,000	3	150,000	295,250
Missouri	4	110,000	1	200,000	3	85,000	..	.....	47,000
N. Dakota...	11	275,000	1	50,000	7	175,000	..	.....	78,250
S. Dakota...	3	75,000	..	.....	3	75,000	..	.....	31,250
Nebraska ...	19	490,000	..	.....	12	325,000	..	.....	111,250
Kansas	12	315,000	2	150,000	9	240,000	2	150,000	162,750
Montana ...	2	50,000	..	.....	..	.....	..	.....	.....
Wyoming ...	2	50,000	1	50,000	1	25,000	2	100,000	56,250
Colorado ...	3	85,000	2	100,000	1	30,000	3	250,000	72,500
N. Mexico...	1	25,000	..	.....	1	25,000	..	.....	10,000
Oklahoma ..	17	425,000	..	.....	13	325,000	1	50,000	165,050
I. Territory..	10	250,000	3	150,000	11	300,000	3	150,000	121,300
Washington .	3	75,000	..	.....	1	25,000	..	.....	10,000
Oregon	2	50,000	..	.....	..	.....	..	.....	.....
California ...	2	50,000	2	350,000	1	25,000	2	150,000	72,500
Idaho	1	25,000	..	.....	..	.....	..	.....	.....
Hawaii	..	.....	1	500,000	..	.....	1	500,000	50,000
Total	339	$8,728,000	107	$12,247,000	208	$5,495,000	85	$9,945,000	$4,701,250

PRESSURE ON BUREAU OF ENGRAVING.

The financial act of March 14th, threw a very heavy burden of work upon the Bureau of Engraving and Printing, both as regards the work of the national banks and of the Treasury Department. For the banks, it permitted an immediate increase of 10 per cent in circulation, and afforded such additional increase in circulation as might be determined by the banks for issue on bonds. It also limited the amount of $5 notes which could be issued by the banks, and as there were 956 banks in existence that had only plates for the issue of $5 notes, it was necessary to make additional plates for all of these banks, and print currency of the denominations of $10, $20, $50, and $100. Additional plates of other kinds were ordered by banks to the amount of 244, so that from March to June inclusive, 1,200 plates had been ordered. The orders for currency upon the passage of the act immediately rose from an average of 8,300 sheets a day to 48,600 sheets a day. For the Treasury Department, the act required the replacing of United States notes of small denominations by large denominations, and the replacing of silver certificates of large denominations by small denominations. Of the 1,200 plates ordered for the banks, 480 had been finished by June 30th. Where as in March, thirty-one plates were made, in June 280 plates were made. It is expected that the output will reach over 400 plates a month until all orders have been filled.

The output of the Bureau rose for national currency from an average of 8,300 sheets a day, to 40,000 sheets a day. The Bureau furnished from March to June, 1900, inclusive, 2,470,571 sheets of currency, of the face value of $117,-183,900. This required the making of 630 plates of all kinds.

The output of the Bureau rose for United States notes and silver and other Bureau furnished from March to June, 1900, inclusive, 10,113,250 sheets of United States notes, silver and other certificates, of the face value of $237,320,-000. This required, also, the making of 459 plates.

The output of national bank notes for the four months was 100,000 sheets greater than the entire output of such notes for the fiscal year 1899, and the output of United States notes, silver and other certificates was 60 per cent of the output of the same classes of notes for the fiscal year 1899.

MICHIGAN BANKING INSTITUTIONS PROPER.

A statement prepared by State Banking Commissioner Maltz shows a satisfactory condition of the 275 State and National banks of Michigan on June 29th, the date of the last report. The aggregrate of loans and discounts, stocks, bonds, mortgages and other securities was $150,822,443, which is an increase of $37,151,850 over the total on the corresponding date in 1896, and of $13,142,-787 over one year ago. The aggregate of deposits was $152,920,507, an increase of $50,778,603 over 1896, and of $12,446,927 over 1899. The total of resources and liabilities was $207,597,153, the aggregate of capital stock paid in $24,357,-552, and the aggregate surplus and undivided profits $10,396,060.

AMERICAN BANKERS' ASSOCIATION.

The twenty-sixth annual convention of the American Bankers' Association will be held in Richmond, Va., on the 2d, 3d and 4th of October. The first day's proceedings, in accordance with the program, will include addresses by Hon. Hoge Tyler, the governor of the commonwealth; Richard M. Taylor, mayor of Richmond; Virginus Lee, president of the Richmond Clearing House Association, and Walker Hill, president of the American Bankers' Association. The reports of the various officers and committees of the association will also be presented on the first day. For the business of the second day the program provides for a call of states in which statements will be made by bankers on the condition of business in the various localities, these statements to occupy but five minutes each. Practical banking questions will also be discussed, which will be limited to thirty minutes for each topic. Hon. Ellis H. Roberts, Treasurer of the United States, will also deliver an address on "The Treasury and the Money Market." The third day's program will be devoted to addresses on a number of subjects, the first of which will be "The Financial Future of the United States," the discussion being opened by Charles A. Conant, Washington correspondent of the New York Journal of Commerce and the well-known writer on financial subjects. Alfred C. Barnes, president of the Astor Place Bank of New York, is scheduled to discuss "The Internal Revenue Law." "Public Opinion and the Bank" is the subject of a paper by J. A. S. Pollard, cashier of the Fort Madison Savings Bank of Fort Madison, Iowa, and "The Education of a Banker," by George Hague, general manager of the Merchants' Bank of Canada, and the delegate of the Canadian Bankers' Association. The session will be closed with the election of officers for the ensuing year.

CROP MOVEMENT REQUIREMENTS.

The real test as to how far the $70,000,000 of new bank currency will relieve the demand from the interior on account of the new crop movement is near at hand. Gold is going out of the country to meet the European demand in considerable volume, but this is partially offset by gold deposits on the Pacific coast. There is, however, a tendency to a reduction of New York bank reserves. The financial situation is a strong one, but the crop movement promises to be large.

ORGANIZATION OF NATIONAL BANKS.

From March 1st to July 31st the Controller of the Currency approved 426 applications to organize National banks, of which 257 have since been organized, and have begun business. The amount of bonds deposited to secure circulation is $4,250,250. The number organized with a capital less than $50,000 is 180, and with a capital of $50,000 or over is 77, the aggregate capital involved being $13,650,000.

FINANCIAL CONDITION OF CHILI.

According to the message of the President of Chili, submitted on June 1, 1900, the finances of that country are in a very satisfactory condition. The expenditures for the fiscal year 1899 leave a balance in the Treasury of 13,046,186 pesos, excluding the sum of 3,178,657 pesos invested until the 31st of December in the purchase of notes of the Caja de Credito Hipotecario. Adding this balance to the 109,355,386 pesos estimated as the income in gold and current money for the current fiscal year, there will be a total of funds available of 122,401,572 pesos. The expenses of administration during 1900 on account of appropriations and special laws will amount to 106,058,200 pesos, which will leave a balance of 16,343,372 pesos. The estimates of ordinary and extraordinary receipts for 1901 are placed at the low figure of 108,543,186 pesos, which, added to the balance remaining, will give available resources amounting to 124,886,558 pesos. In compliance with the law of July 31, 1898, the Government has continued remittances to Europe of the sums necessary to form the conversion fund. On May 1st, last, these accumulations had reached 15,000,000 pesos, upon which the Government of Chili receives an interest of 3 per cent per annum. By making use of the authority conferred in the law, the President has directed that the balance of the bills emitted and which were not deposited in banking institutions be invested in notes of the Caja de Credito Hipotecario. These investments at this time amount to 5,169,571 pesos. At the end of the present year the funds accumulated in the country and abroad to redeem the 50,000,000 Treasury bills will amount to 27,699,635 pesos in gold without counting the accumulated interest or the interest of the 7,160,000 pesos which will be invested in bonds. By adding the balance of the past year—16,500,000 pesos—it will be found that upon the date fixed by the law there will be funds in excess of what is needed for the cancellation of the emission. Orders have already been written for the purchase of bullion, and coinage will be begun in a short time.

TO PAY HAITIAN BONDS IN GOLD.

There is now before the Chamber of Deputies of the Haitian Republic a bill which proposes to pay the bonds and interest of the sinking fund in gold. Heretofore these payments have been made in paper money. While under this scheme the price of the bonds will probably be reduced to some extent, their intrinsic value will be enhanced because of the heavy rates of exchange which have prevailed for some years past. The bonds will be exchanged at the rate of 66 2-3 per cent of their present value. Haiti some time ago adopted the gold standard, but the nominal basis of all currency operations for many years has been the United States gold dollar, although no gold was in circulation, paper or silver being used. An effort is also being made to bring the national currency to par.

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PORTO RICAN VIEW OF CONDITIONS.

Last month a proclamation was issued at Ponce, Porto Rico, by the Republican party, so called, on the occasion of the second anniversary of the occupation of the island by the American troops. The landing of the troops occurred on July 25, and the day was formerly celebrated by the Spaniards as their national holiday, called Santiago Holiday. The proclamation is unique and interesting in its comparison between the conditions which prevailed after the Spanish conquest in 1492 with those which now obtain in the island so recently acquired by the United States.

"THE 25TH OF JULY.

"THE REASON WHY WE CELEBRATE "IT.

"In November, 1492, a fleet visited this island and anchored in one of the harbors on the southern coast. The event initiated the conquest of an American people by a European people. Since that day four centuries have elapsed, and the original, legitimate owners of the island were destroyed and a new people systematically subject to bondage and slavery replaced the first.

"In July, 1898, another fleet visited the island and anchored, as did the former, in one of the harbors on the southern coast. This time it was the North American people, represented by the army, that landed on the island, initiating from that time the redemption of an American people by another American people.

"November and July, 1492 and 1898; two dates that cannot be forgotten; two fleets visit our shores; two historical events, apparently unexpected, but undoubtedly designed by fate; two pages in the annals of this Antille, in one of which the last line is being written, the other initiating an era of hope.

"1492 was followed by a violent, rapid and absolute absorption of a non-civilized but energetic people, who were the legitimate owners of their homes and their island; while 1898 was followed by the redemption of a civilized but decaying and weak people, owners, however, of this country, although subjected to the most despotic and absolute bondage.

"In 1492 a free people was annihilated to enslave another; in 1898 a serf people was redeemed to lay the foundation for a free one. That is the antithesis that is presented to our people on the 25th of July. Memorable date, when the torch of liberty makes us forget the past, and the words of the Scriptures become a reality!

"July, 1898, took us by surprise and disheartened us. Public matters, political rights, aspirations and hopes were all uncertain. Since that date—and it was only yesterday—the friendship of the North American people, directly or indirectly, has modified our condition and elevated our people. We had no liberty of thought, and now, the church and the state being separate, our faith is free. We were compelled to render homage to a far and unknown country, for the integrity of which so much blood was spilt. Now our country is our own land, and our country is also the nation that guides us, according to the will of the people.

"And we have no longer the stamped paper;

"Nor the dues on transfer of property;

"Nor the personal certificates;

"Nor the passport;

"Nor the export duty;

"Nor the tax on professions;

"Nor the import duty, which is now insignificant, and which it is left to us to abolish;

"Nor the tribute to the crown of Spain;

"Nor the tribute to the Veraguas race;

"Nor the tribute to the ministry of colonies;

"Nor war tribute in time of peace, and navy tribute without navy;

"Nor pensioned people (who were not Porto Ricans);

"Nor mounted police (Guardia Civil);

"Nor military courts to try ordinary and political offenses;

"Nor alcaldes appointed by the government;

"Nor military governor;

"But we have the inviolability of our homes and the habeas corpus;

"The courts of justice composed of Porto Rican magistrates;

"The divorce law, which guarantees domestic peace;

"Uniform currency;

"Regularity in the exchange;

"Postal money orders;

"Uniformity in the postal stamp;

"The municipalities will be autonomous;

"We have suffrage, the extension of which is left to us;

"We have Porto Rican troops;

"An insular police composed of Porto Ricans;

"Free justice, for which the judges are responsible without the inconvenience of the prejudgments;

"And quick procedure, the modification of which is left to us;

"And we have representation in the executive council, even if not exactly to the extent we deserve.

"And we have a house of representatives to legislate for the island.

"And we have, moreover, a great people as our friend, who will defend our rights, and pay us back with unquestionable aid for the generous reception we gave to their army the 25th of July, which date we now celebrate.

"Nelson Miles' word will be kept. If our laws at present are not perfect, they will become so some day. We will overpower the obstacles of the political parties in the Union, and once we have secured all our liberties the fusion of the American and Porto Rican peoples will be accomplished.

"In November, 1492, when the Spanish fleet arrived at the island, the natives, surprised, fled to the woods, became estranged, poisoned their darts and prepared themselves to make a good stand against their enemies.

"On the arrival of the Americans at the island (July, 1898) the Porto Rican people should not withdraw from public life, nor hide themselves, nor be led into pitfalls by discord and hatred, because that would simply retard the development and progress of their beloved country, to whose weal it is the duty of every citizen to contribute.

"These are the sentiments of the members of the Republican party in Ponce when they invite their fellow countrymen to celebrate the 25th of July, the anniversary of the date when the American and Porto Rican peoples became united by indissoluble ties in Guanica and Ponce."

BIG INCREASE OF DEPOSITS.

The American Trust and Savings Bank of Chicago has increased its volume of business in a remarkable degree during the last year. Between July 17, 1899, and the corresponding date in 1900, the individual deposits increased from $5,980,690 to $7,606,939, and deposits of banks increased from $4,201,052 to $4,990,803. The total deposits on the latter date were $12,597,742. The capital of $1,000,000 and the undivided profits remain practically unchanged, but $100,000 has been added to the surplus. The latest statement shows nearly half of the total resources of $13,885,831 to be in cash and government bonds. Loans have increased $560,000. The bank was organized July 29, 1889, and its building up of deposits is indicated by the following comparisons:

July 29, 1890	$ 3,231,512.61
July 29, 1891	3,157,463.97
July 29, 1892	5,130,203.50
July 29, 1893	3,984,471.74
July 29, 1894	4,621,950.52
July 29, 1895	4,756,096.92
July 29, 1896	4,850,300.22
July 29, 1897	4,676,310.73
July 29, 1898	6,732,722.50
July 29, 1899	10,694,754.39
July 17, 1900	12,597,743.92

Edwin A. Potter is the president of the bank, G. B. Shaw and Joy Morton, vice-presidents, and J. R. Chapman, cashier.

FINANCIAL CONDITION IN JAPAN.

An interesting account of current Japanese financial conditions is contributed by a prominent banker of Japan to the London Bankers' Magazine. In the budget estimates for the year ending March 31, 1901, the total revenue of the empire amounts to 254,549,818 yen. The ordinary expenditure amounts to 152,408,535 yen,

and the extraordinary expenditure to 101,141,283 yen, making the total of 254,549,818 yen. In the year preceding, the total revenue was estimated at 252,599,414, and the total expenditure at 252,098,046 yen. In the year ending March 31, 1896, the total revenue was 98,170,028 yen, and the total expenditure 78,128,643 yen. The expenditures have thus in five years nearly tripled. But the country is well able to provide means for it. Its resources are still abundant. The land tax is at present collected on the basis of valuation made some twenty-five years ago. The land has increased in value enormously since that time. In towns the value has risen five to tenfold. Taking the appreciation at the lowest average, the rate of taxation can safely be doubled. This alone would give 47,500,000 yen more. The sake (wine and spirits) tax is very low, being no more than 14 cents per gallon. It would be very easy to get from this source 50,000,000 yen more. The amount of income taxed, which was 83,453,000 yen in 1892, rose to 281,562,000 yen in 1899. The rate of assessment having been altered, the revenue from income tax in future will be increased in still greater proportion. The total imports and exports, which were 143,494,000 yen in 1891, rose to 435,330,000 yen in 1899. With the continued expansion in foreign trade, an increase in customs duties may be counted upon. Such products as silk, tea, sugar, petroleum, beer and many others are as yet without any tax at all.

The public debt outstanding at the end of March, 1900, was as follows:

	Yen.
Consols	168,693,600
War loan	116,576,450
Pension bonds	25,428,650
Currency redemption bonds	22,000,000
Naval bonds	8,796,600
Old bonds	4,827,999
Industry bonds	41,129,050
Hokkaido railway bonds	1,419,950
Railway bonds	16,486,950
Foreign loan, 1899, $50,000,000	97,630,000
Total	502,967,249

Taking the present population of the country at 47,000,000, this gives an indebtedness of a little over 10 yen, or about $5 per head.

The present currency system in Japan is, of course, based on the gold standard. Previous to this, in May, 1871, when the coinage after the European model was introduced, the law fixed gold as the monetary standard. Gold coins were minted and placed in circulation; but owing to different causes and circumstances this could not be effectively enforced. The law of May, 1898, made the silver 1-yen piece (which was originally intended only for the circulation in the treaty ports) legal tender throughout the country. This was in effect the establishment of a gold and silver bimetallism. The aim of the government was, however, to return as soon as practicable to the gold standard. The receipt of the Chinese indemnity offered a splendid opportunity for this. The law of March, 1897, finally established the gold standard.

To enter into details about this change of the standard from silver to gold would be too lengthy for these pages. But to give an idea how it was done, it may be mentioned that the total amount of silver retired by the government reached the sum of 75,093,822 yen. With the view of disposing of this silver, 27,567,012 yen were recoined into subsidiary coins, 40,786,662 yen were sold in foreign markets, and 6,740,148 yen were taken over to Formosa and elsewhere.

The currency in the country, outside of standard gold and subsidiary silver and copper coins, is the notes issued by the Bank of Japan. This bank was established by the law of 1882, and is organized after the model of central banks on the continent, and has a capital of 30,000,000 yen. By the law of 1884 and subsequent amendments, the bank is authorized to issue convertible demand notes against the reserve of gold and silver coin and bullion. The silver held, however, should not exceed one-quarter of the total reserve. The bank is further authorized to issue notes not exceeding 120,000,000 yen against government bonds and approved securities, which can, if extraordinary conditions of the market warrant it, be increased with the consent of the minister of finance and upon payment of a certain ad valorem tax, not less than 5 per cent per annum, to be fixed on each occasion. The amount of notes and the reserve, according to the latest report (April 28, 1900), was as follows:

	Yen.
Notes issued	210,370,920
Gold coins and bullion	85,485,119
Silver coins and bullion	4,000,000
Bonds and securities	120,885,801

The proportion of specie reserve against notes issued is about 43 per cent.

For some years past the balance of foreign trade has been against Japan. This was partly owing to sudden expansion of the national economy following the Chinese war. The demand for foreign goods increased, especially for machinery and railroad materials. In 1898, the total imports and exports were 443,225,000 yen, and the excess of imports over exports was 111,749,000 yen. In 1899 the total imports and exports were 435,330,000 yen, and the excess of imports was 5,472,000 yen. This year, too, the current seems not to have changed, and shows a great increase in the imports of merchandise. The total imports for the first four months were 111,780,897 yen, and the total exports were 59,913,102 yen, thus showing the excess of imports so far to be 51,867,795 yen.

This unfavorable balance of foreign trade and consequent efflux of gold were the cause of great anxiety and gloomy views entertained by some people as to the financial and economical future of Japan. Some go so far as to express doubts about the continuance of the gold standard. It is true that the imports have been exceptionally heavy this year. Compared with the same period last year the import of raw cotton has doubled, cotton yarns have quadrupled, piece goods are nine times greater, flannel four times, machinery double, iron materials five times, nails three times, sugar double, and rice seven times greater. Now, however, we may see a change in this state of things. The export season has arrived. The export of teas from both Japanese and Formosan ports is proceeding actively. The camphor trade has opened well; the price of copper is high; the crops of barley and wheat are abundant; the growth of mulberry leaves is good, and the quality of cocoons is excellent, thus promising well for the silk industry. If the market of America remains as it is now, we can count upon a very good trade in this line. That the crop of rice may be estimated exceptionally good seems warranted by the climatic conditions so far prevailing. Then the market is already glutted with merchandise, and prices are low. Importers cannot find buyers, and warehouses are filled to their utmost capacity. Raw cotton especially has accumulated so much that a considerable amount has been reexported to England. The decline in prices will naturally check further imports. The excess of imports may reach, probably, 60,000,000 yen during the first half year; but in the second half the excess of exports will be great, and a balance of trade favorable to the country will in all probability result. The efflux of gold may reach 30,000,000 to 35,000,000 yen. Already 20,000,000 yen have gone out. Yet the specie reserve of the Bank of Japan stands at 89,500,000 yen. Even if 10,000,000 to 15,000,000 yen more were exported, it would not affect materially the position of the bank; nor need there be any doubt about the maintenance of the gold standard. The financial and economical condition of the country will soon return to its normal condition.

PROPOSED INDIAN COINAGE.

It is said that the government of India intends to coin gold pieces having a value of three rupees and five rupees. It is believed that the coining of gold in these denominations will encourage the use of that metal among the natives of that country. However, in view of the experience of other nations in the coinage of small pieces, this operation will probably be a costly one to the Indian government, as the wear and tear on small gold pieces has been demonstrated to be much greater than that of the large denominations. For instance, the abrasion of our ten dollar gold pieces is considerably greater than that of our twenty-dollar pieces. These pieces of three and five rupees would be of the value in United States money of 96 cents and $1.60, respectively. It was the intention at first in India to coin only English sovereigns and half-sovereigns, but it has been found that the demand for these coins among the natives of India is very small and has proved a great obstacle when the government desired to release gold from its currency department during recent pressure for cash. The experiment of minting small coins should be favored by those who advocate the gold standard for India, as the circulation of a goodly sum of gold coins would tend to render the gold standard more effective. It may be objected that the gold might go from India to Europe, but if the need of such remittances should arise the monetary standard of the country ought to be able to render assistance to commercial operations.

SAVINGS OF FRENCH PEOPLE.

The French are a thrifty people. The Economiste gives some savings banks statistics for 1898, which have been made public. January 1, 1899, there were 9,964,-768 depositors. That was a proportion of 254 depositors in every 1,000 of population, or one French person in four, man, woman or baby, that has an account with the government. These deposits aggregate 1,275,261,452 francs, an average of 429 francs per account. Of this, 3,234,908, or 32½ per cent, are of 20 francs ($4) or less; about 1,747,245, or 17½ per cent, are of between 21 and 100 francs, which means that half the accounts represent savings of less than $20. The depositors come chiefly from the working classes. For instance, among the men day laborers are 6.55 per cent; artisans, 6.7 per cent; domestics, 3.54 per cent; clerks, 4.46 per cent; chiefs of establishments, 5.28 per cent; liberal professions, 1.12; without occupations, 3.49; soldiers and sailors 1.76, and nomads, .07 per cent. Of the females, domestic servants form 9.81 per cent.

CLEARING HOUSE MEMBERSHIP SMALLER.

There will be only sixteen banks left in the Chicago Clearing House Association after October 1st, when the consolidation now pending has been effected. There were twenty-four a few years ago. Those that will remain are the First National, Merchants' National, Commercial, Merchants' Loan and Trust, Corn Exchange, Metropolitan, Hibernian, Bank of Montreal, Union Trust, Chicago National, Continental, Fort Dearborn, National Bank of the Republic, Bankers' National, Northern Trust and the Illinois Trust and Savings Bank. This reduction in the number of banks will tend to decrease the amount of clearings, of course, and to increase the business over the counters of the remaining institutions.

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WONDERLAND 1900.

The annual publication of the Northern Pacific Railway for 1900 should be in the hands of every school teacher and every one interested in his country's history. It contains a large amount of historic information about the Northwest, brought down to the present and easily understood.

The principal chapter relates to the Louisiana Purchase in 1803 and its partial exploration in 1804-6 by Lewis and Clark. This was the greatest exploration ever attempted by the United States, and the story of the expedition's adventures on rivers, among Indians and in the mountains outfictions fiction.

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BANKING LEGISLATION AND DECISIONS

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FOR THE BENEFIT OF OUR DIRECTORY PATRONS.

ACCOMMODATION NOTE—AUTHORITY OF PARTNER—DEFENSE—ASSIGNEE BEFORE MATURITY—INDORSEMENT AFTER MATURITY—FACT OF ASSIGNMENT—ISSUE—CONFLICTING EVIDENCE—QUESTION FOR JURY—ASSIGNMENT—LAW OF SISTER STATE—PRESUMPTION.

Under Sayles Civ. St. Art. 307, providing that when a negotiable instrument has been assigned, for value and before maturity, to a person without notice, he shall be compelled to allow only just discounts against himself, the defense of want of a partner's authority to execute the firm's accommodation note to a second firm, of which he is also a member, cannot be urged against a holder taking the note before maturity as collateral security for the debts of the second firm, though the note was not indorsed to such holder till after maturity.

Where the evidence on the issue as to whether a note was assigned to a bona fide holder for value, or merely deposited with him for safekeeping, was conflicting, the issue was for the jury, and it was error to instruct against the holder.

In the absence of proof, it will be presumed, in an action on a note assigned in another state, that the law of such state governing assignments of notes is the same as that of Texas.—Ft. Dearborn Nat. Bank vs. Berrott, 57 S. W. Rep. (Tex.), 340.

ACTION ON NOTE—FRAUD—EVIDENCE—STIPULATION.

In an action by an inforsee of a negotiable promissory note to recover thereon against the maker, when evidence is introduced which shows that such note was obtained by fraud, and was without consideration, the burden shifts to the plaintiff to establish by competent evidence that he is a good-faith purchaser in due course, and without notice.

Where, in such action, the defendant had signed and filed a stipulation of facts as evidence upon which the case is to be determined, which recites that the note in suit was indorsed by the payee to the plaintiff before maturity, for a valuable consideration in the ordinary course of business, and without notice, the legal effect of such stipulation is to sustain the burden of proof cast on the plaintiff, and also to cut off the defense of fraud and want of consideration.—Mooney vs. Williams, 83 N. W. Rep. (N. D.), 237.

ACTION ON NOTE—PARTIES—CONDITION OF PAYMENT.

In an action on a note the plaintiff cannot recover where the note is not payable to him, has not been indorsed, and there is no evidence to show that he is the owner thereof.

Where it appears in an action on a note that it was not to be paid till certain claims were paid, and that they have not been paid, a recovery cannot be had thereon.—Frankenstein vs. Levini, 65 N. Y. Sup. 562.

ACTION AGAINST CORPORATION—INTERVENTION BY STOCKHOLDERS.

The stockholders of a corporation who allege that their company has a valid defense to a suit brought against it, but which its managing officers wrongfully or fraudulently refuse to make, are entitled to intervene in the suit and defend for the company, upon their tender of an answer stating valid matters of defense to the action, and the making of a showing, by evidence, of reasonable grounds to believe that such defense can be finally proved upon a trial of the case, and that the officers whose duty is to make it are wrongfully or fraudulently refusing to do so.—Fitzwater vs. National Bank of Seneca, 61 Pac. Rep. (Kan.) 684.

ALTERATIONS—MORTGAGES—JOINT OBLIGORS.

While, in the absence of evidence to the contrary, interlineations and erasures in written instruments are presumed to have been made before execution, this

presumption does not apply to an erasure of the signature of an obligor, since, in the nature of the case, such erasure must have occurred after the execution.

Since a discharge of one joint obligor does not discharge the others, in the absence of a showing that such discharge was without their consent, defendant's contention, in a suit to foreclose a mortgage, that plaintiff was discharged from liability on his guaranty of the original debt by reason of the erasure of the name of one of his joint obligors, is not tenable. —Blewett vs. Bash, 61 Pac. Rep. (Wash.) 770.

ASSESSMENT FOR TAXES—NATIONAL BANK STOCK—DEDUCTIONS ALLOWED — DISCRIMINATION—PROPERTY OF NATIONAL BANK—SUBJECT TO STATE TAXATION—POWER OF TAXATION — PROPERTY WITHIN JURISDICTION—SITUS OF STOCK—HOW FIXED FOR TAXATION — VALUE—"STOCKS"—"CREDITS"—REVENUE ACT—DEBTS OF INDIVIDUAL SHAREHOLDERS—DEDUCTIONS FROM STOCK—"MONEYED CAPITAL."

Under Sections 2, 3, Article 13, Constitution, and Subdivisions 6, 7, Section 2505, and Sections 2506-2508, Revised Statutes, 1898, the only deductions authorized in the assessment for taxes of the shares of any national bank or other corporation, organized and doing business in this state, are deductions from the value of the shares of the value of the real estate which is represented by the stock, and which has been assessed, and deductions of bona fide debts from credits, and there is no unfriendly discrimination therein in favor of state corporations and against national banks.

Although a national bank is organized under the banking act of the United States, if it is located in this state, and conducting its business here, all its property, not exempt, situate, or held, owned, and used, within this jurisdiction, is within the taxing power of this state, under the provisions of Section 5219, Revised Statutes, United States, and such power extends to every species of property which exists within the limits of the state by its authority, or which is introduced by permission of the state, unless such power be excluded expressly or by necessary implication.

Under the power of taxation, property must be treated as it exists within the jurisdiction of such taxing power, and without reference to the powers of another state over which there is no jurisdiction whatever.

A state has the right to fix the particular situs of the stock of a corporation doing business within its limits, for the purposes of taxation, and its value for such purposes cannot be diminished by deducting therefrom the value of property not situated or taxable within the state, and over which the state can exercise no control.

"Stocks" are not "credits," and "credits" are not "stocks" within the meaning of the revenue act of this state, and the law does not authorize the deduction of the debts of the individual shareholder in a bank from his shares of stock.

The term "moneyed capital," employed in Section 5219, Revised Statutes, United States, does not require that where, under a system of taxation such as ours, debts may be deducted from credits, the individual debts of a shareholder in a national bank must be deducted from the value of his stock; neither does the term include money which does not come into competition with the business of the bank. Debts disconnected from such business cannot be deducted from the amount of the capital, and the shares of stock cannot be treated as credits.—Commercial National Bank vs. Chambers, 61 Pac. Rep. (Utah) 560.

ASSIGNEE—RESIGNATION — REMOVAL—SUCCESSOR — NOMINATION BY CREDITORS.

During the pendency of a motion for the removal of the assignee of an insolvent bank, his resignation was tendered and accepted by the court. No ground for the resignation was stated by the assignee. Held, that the acceptance of such resignation was equivalent to a removal, and created a vacancy, within Revised Statutes, Section 1702b, authorizing the appointment of a person nominated by the creditors to fill a vacancy in the office of an assignee for the benefit of creditors.

Where the assignee of an insolvent bank has been removed for cause, his connection with the administration of the assets is terminated, and he has no right thereafter to be heard in opposition to the creditors in a petition for the appointment of his successor.

It is no objection to a person nominated by the creditors of an insolvent bank

to be assignee thereof, that such nominee is himself a creditor of the estate, but such fact is rather favorable to his appointment.—State vs. Johnson, 83 N. W. Rep. (Wis.) 320.

ASSIGNMENT FOR BENEFIT OF CREDITORS — EXTRATERRITORIAL EFFECT—DEPOSITS IN ANOTHER STATE — APPLICATION — FILING CLAIM — ESTOPPEL — CORPORATIONS.

A foreign corporation doing business in Wisconsin made a statutory assignment for the benefit of creditors. At the time of the assignment the assignor had money deposited with the defendant in Illinois, and also owed the defendant on notes. Held, that the assignment did not convey title to such deposits to the assignee, since Sanb. & B. Ann. St. c. 80a, Sec. 1702d, by providing that the debtor might be discharged from his debts under an assignment, gave it the character of a bankrupt law, and it would have no extraterritorial effect, and hence the assignee could not recover the deposit.

Where a foreign corporation doing business in Wisconsin made a statutory assignment for the benefit of creditors, and at the time of the assignment it had money on deposit with defendant in Illinois, and also was indebted to defendant on notes, defendant was entitled to apply the deposit, pro tanto, to the satisfaction of the notes, since the assignment had no extraterritorial effect.

A foreign corporation doing business in Wisconsin made a statutory assignment for the benefit of creditors. Defendant, in Illinois, had money belonging to the assignor, and was also a creditor of assignor, on certain notes. Held, that the assignment being effective only as to assets in Wisconsin, defendant, by filing a claim for the balance due on its notes after applying the deposit, recognized the validity of the assignment only to that extent, and is not estopped to deny its extraterritorial effect.—Segnitz vs. Garden City Banking & Trust Company, 83 N. W. Rep. (Wis.) 327.

BANK CHECKS—ASSIGNMENT.

The fact that an indorsee of a check received the same five days after its delivery to the drawee did not make it overdue, and subject it to any defense that might exist between the original parties. —Fealey vs. Bull, 57 N. W. Rep. (N. Y.), 631.

BANKS AND BANKING—INSOLVENCY —KNOWLEDGE OF OFFICERS—EVIDENCE.

In an action against the director of a bank for fraudulently receiving deposits, knowing the bank to be insolvent, the director may testify to his belief as to the solvency of the bank after information obtained from different sources, since his knowledge thereof was the material issue. —Cassidt vs. Uhlmann, 57 N. W. Rep. (N. Y.), 620.

BANKS—PROTECTING NOTE—DELAY —LIABILITY TO HOLDER FOR DAMAGE.

A note payable on Sunday was left at defendant's bank, before maturity, for collection, with instructions to protest the same in case of nonpayment. The note was protested on the Thursday following its maturity, which, in an action on the note, was held to be too late to hold the indorser. Held, that the bank was bound to exercise a reasonable degree of skill only, and the question of law involved being one of serious doubt and difficulty, owing to the condition of the statutes relating to holidays and days of grace, the bank was not liable to the holder of the note for the damages sustained by reason of the release of the indorser. Morris v. Union Nat. Bank, 83. N. W. Rep. (S. D.) 252.

BANKS — DEPOSIT — EVIDENCE — LOAN.

The issuance of a deposit slip by a bank or the entry of a deposit in a pass book has only the effect of a receipt for money. While it raises a presumption that the deposit was made, yet it is open to parol explanation.

But where D. was indebted to A. & G. and applied to the bank for a credit for the amount for a few days, promising to then deposit to balance the credit, and such credit was given, the transaction amounted to a loan by the bank to D. of the amount, and where D. took a deposit slip in the name of A. & G. for the amount, and also a pass book in their name, in which the deposit of the amount was entered, and delivered the same to A. & G. as payment of his debt, the legal effect was a deposit by A. & G. of the amount for which the credit was given, and the failure of D. to fulfill the promise upon which the credit was extended could not affect the

legal rights of A. & G. Andrews v. State Bank, 83 N. W. Rep. (N. D.) 235.

BANKS AND BANKING—INSOLVENTS —DEPOSITS—SET-OFF.

Where plaintiff's assignor had indorsed notes held by him, and delivered them to a bank, which advanced him a sum of money thereon, but credited him on its books with the amount of the notes as a deposit, on his assignment for the benefit of creditors the bank was not compelled to pay the amount so credited, and share with other creditors, but could set off the notes against such amount; it being entitled to any defense which would have been good as against the assignor.—Templeman vs. Hutchings, 57 S. W. Rep. (Tex.), 868.

BANKS AND BANKING—CLEARING-HOUSE — NOTES — CUSTOM — VALIDITY—PAYMENT.

A custom or agreement between banks who are members of a clearing-house association that notes of the patrons of one of such banks, held for collection for the account of patrons of another of the banks, included in the clearing on the day they are due, and in that way conditionally paid, may be returned before a certain hour of the day if it is found they will be dishonored by the maker, thereby avoiding such conditional payment, and if not returned the payment to be considered absolute, is not void as violating the duty of the collection bank to the payee as well as the maker to have the note ready for delivery on payment during the entire business day, and banks so receiving and paying notes will be bound by such custom or agreement.

There was a custom of passing notes through a clearing-house with like effect as checks, except that the paying bank might request "time," thereby extending the time in which return thereof could be made from 1 to 2 o'clock. A bank received a rubber company's note as a debit item in its clearings, and charged the rubber company with the amount thereof, and, the rubber company delaying its payment, "time" was asked and granted. At 1:50 o'clock the cashier of the bank called up the rubber company by telephone, but failed to get communication with its officers. The cashier then went to lunch, returning at about 3 o'clock, and again called up the rubber company, and, in reply to information that it had made an assignment, stated that it was rough treatment, as the bank had paid the note. The bank then tendered the note back to the collection bank, which refused to refund the money. Held, that aside from the question of custom as to notes, the evidence as to the time when they might be returned being conflicting, the circumstances indicated that the bank treated the note as though it were a check, and that there was no mistake of fact, and the payment was absolute as against the receiving bank.—Atlas Nat. Bank vs. National Exch. Bank, 57 N. E. Rep. (Mass.), 605.

BANK CHECK — COLLECTION — PAYMENT—WORTHLESS EXCHANGE—PAYEE AND DRAWER—BANKING USAGE—EFFECT ON DRAWER—DIRECTOR OF BANK—INSOLVENCY OF BANK—KNOWLEDGE—FRAUD.

Where the payee of a check put it in the hands of a bank for collection, and the drawee bank, on receiving it by mail, marked it "Paid," sent a draft to the collection bank for the amount, and surrendered the check to the drawer, after charging the item to his deposit account, the check was paid, as between the payee and drawer, though the draft was dishonored and the paying bank failed.

Where a general custom prevailed among banks to treat dishonored checks as not paid by the banks through which they had passed, such custom was not binding on the drawer of a check on a bank at L., where the payee sent it for collection through a bank at N., and the check was paid, as between the payee and drawer, though the bank at L. remitted in Eastern exchange, which proved to be worthless.

The holder of a check put it into the hands of a bank for collection from the paying bank, and the latter, on receipt thereof, marked it "Paid," delivered it to the drawer, and sent a draft for the amount to the collection bank. The draft proved worthless, and the paying bank failed. The drawer had no knowledge of the bank's insolvency, and was guilty of no fraud. Held, that the check was paid, as between the holder and drawer, though the latter was a director in the paying bank.—O'Leary vs. Abeles, 57 S. W. Rep. (Ark.), 791.

BANKS AND BANKING—LETTER OF CREDIT—DRAFTS—AGENCY.

Where plaintiff purchased a draft drawn on a letter of credit providing that, when

the drawer should ship goods for which the draft was drawn, the draft should be accompanied by a certificate from plaintiff bank that the bill of lading for merchandise had been sent to the grantor of the letter of credit for the goods shipped, and plaintiff's manager testified that it had put the grantor's name on its list of correspondents, and purchased the draft on its own account, and sent the draft, with the required certificate, to the grantor, such facts did not constitute plaintiff bank the agent of the grantor, except for the purpose of issuing the certificate, and hence it was entitled to recover against the drawer of the draft, after it is dishonored, though defendant testified that he surrendered the bill of lading and shipped the merchandise, relying on the fact that plaintiff was the agent of the grantor.—London & San Francisco Bank vs. Moore, 61 Pac. Rep. (Cal.), 376.

BANKS—LIEN ON STOCK—LIEN OF EXECUTION — SUPERIORITY — NOTICE OF LIEN—ENFORCEMENT.

The lien acquired by a bank on its stock under Sand. & H. Dig., Section 1342, declaring that a corporation shall at all times have a lien on the stock of its members for debts due, is superior to that acquired by a subsequent judgment creditor by virtue of the levy of an execution, and a judgment creditor buying bank stock at its execution sale, with notice of the bank's claim of a lien thereon for an indebtedness greater than the stock's value, cannot compel a transfer thereof.

The lien of a bank on its stock for a debt of the stockholder, under Sand. & H. Dig., Section 1342, declaring that a corporation shall at all times have a lien on the stock of its members for debts due it by them, is not displaced by the lien of an execution levied thereon, though Section 1356 declares that the provisions for enforcement of the corporation's lien shall not affect any other lien or right acquired by virtue of a levy of attachment or execution on the stock, since Section 1356 applies only to the enforcement of the lien, and does not affect its priority.—Springfield Wagon Co. vs. Bank of Batesville, 57 S. W. Rep. (Ark.), 257.

BANKS AND BANKING—PAYMENT OF DEPOSIT—IDENTIFICATION OF DEPOSITOR.

A person who presented a pass book at a bank failed to make a mark similar to that of the depositor, who was illiterate, but answered correctly questions as to his age, parents, and nativity, and was identified by another depositor. The place of business given by him was near the bank, but no investigation was made there. Held, that the bank failed to use proper care and diligence before paying the deposit, and was liable to the depositor for the amount of the deposit.—Rosen vs. State Bank, 65 N. Y. Sup. 666.

BANKS AND BANKING—DEPOSITS—KNOWLEDGE OF INSOLVENCY—LARCENY—INDICTMENT AND INFORMATION — DUPLICITY — EVIDENCE—INSTRUCTIONS.

In a prosecution against a bank president, under Mills' Ann. St., Sec. 222, providing that any bank president who receives or assents to the reception of a deposit with knowledge of the bank's insolvency is guilty of larceny. Held, that any information under such statute was not invalid by reason of the fact that it charged the receiving and assenting to the reception of a deposit in one count.

In a prosecution against a bank president for larceny in receiving deposits with knowledge of the bank's insolvency, the insolvency of the bank was not denied, and it failed within three days after the deposit was received. Held, that under Mills' Ann. St., Sec. 222, providing that the failure of a bank within thirty days after a deposit is prima facie evidence of knowledge of the bank's insolvency on the part of person charged at the time the deposit was received, a prima facie case of knowledge of insolvency was made out, and unless overcome by evidence produced by defendant, or rejected under his offer, the proof was sufficient to sustain a conviction.

In a prosecution against a bank president for larceny in receiving deposits with knowledge of the bank's insolvency, the court charged that a crime consists in the violation of a public law, in the commission of which there shall be a union of act and intention, or criminal negligence. Held, that such an instruction was correct, it not being necessary to show a specific intent to harm, and criminal negligence will supply the place of intention of guilty knowledge.

An officer of a bank cannot relieve himself from criminal liability for receiving deposits when the bank was insolvent by intentionally absenting himself from the

bank and abstaining from participating in its management, and purposely neglecting to avail himself of means of information as to its financial condition, or by showing that if he had given his attention to its business, by reason of his lack of fitness and ignorance of banking methods, he could not have ascertained its true condition.

In a prosecution against a bank president for receiving or assenting to the reception of deposits with knowledge of the bank's insolvency, he need not be shown to have assented to that particular deposit, since his recognition of the general authority of the teller to receive deposits, without taking any steps to prevent such receipt, after he knew, or in law was charged with knowledge, of the bank's insolvency, was an assent to the reception of a deposit by his employe.

In a prosecution against a bank president for larceny in receiving deposits with knowledge of the bank's insolvency, the court charged that so long as defendant retained the presidency of the bank he was presumed to know, and it was his duty to know, its condition as to solvency. Held, that such an instruction was erroneous, since defendant was only bound to exercise reasonable care and diligence to ascertain and keep himself informed regarding the bank's financial condition.

In a prosecution against a bank president for larceny in receiving deposits with knowledge of the bank's insolvency, it was error to refuse to allow defendant to introduce evidence to show what steps he had taken to inform himself regarding the bank's solvency.—McClure vs. People, 61 Pac. Rep. (Colo.) 612.

BANKS AND BANKING—INSOLVENCY—RECEIPT OF DEPOSITS—CRIMINAL RESPONSIBILITY OF OFFICERS—INSTRUCTIONS—APPEAL.

Under Burns' Rev. St. 1894, Section 2031, prohibiting the receipt of any deposit by an insolvent bank from any person not indebted to it, the indebtedness of the depositor must be on a demand held by the bank against such depositor, and due from him at the time of the deposit, and equal to or in excess of the amount deposited.

On a prosecution for violating Burns' Rev. St. 1894, Section 2031, prohibiting the receipt by an insolvent bank of a deposit from a person to whom the bank is not indebted, the state need not prove that the depositor was not indebted to any of the bank's officers.

Under Burns' Rev. St. 1894, Section 2031, prohibiting the receipt by an insolvent bank of a deposit, whereby such deposit is lost to the depositor, the prosecution need not aver and prove that the officer receiving the deposit knew that the bank was insolvent, as such knowledge is matter of defense, which accused may show to justify his act in receiving the deposit.

An officer of a bank who receives a deposit when the bank is insolvent, in violation of Burns' Rev. St. 1894, Section 2031, subjecting such officer to punishment as for embezzlement, is not excusable for lack of knowledge as to the insolvency of the bank, where his ignorance of the insolvency was due to his own negligence or fault.

Where, on a prosecution for violating Burns' Rev. St. 1894, Section 2031, prohibiting the receiving by an insolvent bank of a deposit, whereby it is lost to the depositor, the officer receiving such deposit having been president and director for three years previous to the receipt of the deposit, and in continuous control of the bank, it will be presumed that he knew of its insolvency, but such presumption may be rebutted by proof.—State vs. Cadwallader, 57 N. E. Rep. (Ind.), 512.

BANKRUPTCY—PROOF AND ALLOWANCE OF CLAIMS—PREFERRED CREDITORS

Where a creditor, holding an open account against his debtor, receives from him payments on account in the ordinary and usual course of business, and within four months thereafter the debtor becomes bankrupt, the creditor will not be required to surrender the amount so received as a condition upon being allowed to prove the balance of his debt as a claim against the bankrupt's estate, in the absence of evidence to show that the debtor was insolvent at the time payments were made, or that the creditor knew, or had reason to believe, that a preference was intended.—In re Alexander, 102, Fed. Rep. 464.

BILLS AND NOTES—BANKS—PRESENTMENT—NON-PAYMENT—PROTEST—SUBSEQUENT DEPOSIT—EFFECT.

Where the maker of a note deposited a sum sufficient to pay it at the bank at which it was payable, on the day it be-

came due, before the close of banking hours, but subsequent to its presentation by the holder, he was not in default, nor liable for fees for a protest made before such deposit, or for interest, he having thereafter kept the amount of the note on deposit with the bank, though Laws 1897, Chap. 612, Section 135, declares that, when a note is payable at a bank, presentment for payment must be made during banking hours, unless the person to make payment has no funds there to meet it at any time during the day, in which case presentment at any hour before the bank is closed on that day is sufficient; since such section merely provides that, if no funds are left to meet the note, a demand will hold an indorser, if made on a bank officer at the bank on the same day. —German-American Bank vs. Milliman, 65 N. Y. Sup., 242.

BILLS AND NOTES—INDORSER—DEMAND ON MAKER—NECESSITY.

Under St. Minn., 1894, Sec. 2231, providing that no presentment of a demand note to the promisor shall charge the indorser unless made within sixty days from the date of the note, where a demand note, indorsed by the defendant, was executed and delivered in Minnesota, the failure to so present it to the promisor discharged the defendant.—Ueland vs. Hibbard, 65 N. Y. Sup. 790.

BILLS AND NOTES — RIGHTS OF HOLDER OF CHECK — DELAY IN PRESENTATION — ESTOPPEL — NEGLIGENCE WHICH ENABLES ANOTHER TO COMMIT A FRAUD—INTEREST—ACTION ON DISHONORED CHECK.

A bona fide holder of a check is under no obligation to the drawer to present it for payment within a reasonable time, and is not prejudiced by delay in doing so, except where the fund has been lost by failure of the bank.

Defendant gave a check, which the payee transferred to plaintiff, who took the same in good faith and for full value, but at the request of the payee did not at once present it for payment. Subsequently defendant had a settlement with the payee, and, accepting his statement that the check had been lost, and his agreement that it would not be presented, again paid him the amount, and notified the bank not to pay the check, if presented. Several months afterwards the check was presented, and solely on account of such notification was refused payment. Held, that defendant was estopped to deny the validity of the check as against the plaintiff, having by his negligence placed it within the power of the payee to commit the fraud, by which one of two innocent parties must suffer loss.

In an action against the drawer on a dishonored check, the defendant is liable for interest only from the time when the check was presented for payment. Andrus vs. Bradley, 102 Fed. Rep., 54.

BILLS AND NOTES — VALIDITY — LAWS GOVERNING PLACE OF INCEPTION — PLACE OF PERFORMANCE.

Defendant, as surety, signed a note executed in Alabama by a firm of which her husband was a member, payable to one of the members of the firm, with the intention that it should be taken by him to Chicago for discount for the benefit of the firm. The note was by its terms payable in Chicago, and was taken by the payee to that city, and there discounted by him, and the proceeds used for firm purposes. Held, that the note is to be regarded either as having had its inception in Illinois, or as having been executed in Alabama with the intention that it should be performed in Illinois; hence its validity is to be determined by the laws of the latter state.—Union Nat. Bank vs. Chapman, 64 N. Y. Sup., 1,053.

BILLS AND NOTES—CONSIDERATION —PAYMENT—APPLICATION — EVIDENCE.

The extension of time of payment of notes is a sufficient consideration for the giving of other notes as collateral security therefor.

Where notes signed by the cashier and assistant cashier of an insolvent bank on the face, and by the bank itself on the back, were given to secure an overdraft of such bank, such notes were the joint obligations of the bank and the cashiers; and hence, where the president gave his note as collateral for all of the bank's indebtedness, the holder was entitled to apply the proceeds thereof to the payment of the notes given for the overdraft as an indebtedness of the bank.

Where a debtor bank gave collateral security to its creditor, and also made payments on the indebtedness, without directing how they should be applied, the creditor was entitled to apply such pay-

ments and the proceeds of the collaterals as he saw fit.

Defendant, as president of an insolvent bank, executed his notes as collateral security for all its indebtedness to another bank. After deducting certain payments made on such indebtedness, and the sum realized on collateral security given therefor, there still remained due a sum exceeding the face of the notes executed by defendant. Held, that plaintiff, as trustee for the creditor bank, was entitled to judgment for the whole amount of the notes.—Cox vs. Sloan, 57 S. W. Rep. (Mo.) 1052.

BILLS AND NOTES—BONA FIDE PURCHASERS — ALTERATION — WANT OF CONSIDERATION.

One who has signed and put into circulation a negotiable note containing an unfilled blank, thus rendering a change in the instrument increasing his liability, not discernible in its appearance, easy of execution, cannot be heard to allege that it was altered, or that the plaintiff paid no consideration for it, in a suit by one who has taken it after maturity from a bona fide purchaser.

Want or failure of consideration cannot be averred against an innocent purchaser of a negotiable note before maturity.—Statton vs. Stone, 61 Pac. Rep. (Colo.), 481.

BILLS AND NOTES—PROTEST—NOTICE TO INDORSER—PROOF.

Under Gen. Laws, Chap. 50 ("Negotiable Instrument Law"), Sec. 160, providing that to charge an indorser on a note it must be shown that he had notice of its dishonor, the introduction in evidence in an action on a note, of a notary's certificate of protest, is not sufficient to charge an indorser, where the certificate merely recites the presentment and protest, and is silent as to the service of notice of dishonor, though Code Civ. Proc. 923 provides that a notary's certificate shall be prima facie evidence of the facts certified, since it does not certify to the fact of notice. Biber vs. Schmidt, 65 N. Y. Sup., 291.

BILLS AND NOTES—HOLDER FOR VALUE — HOLDER WITHOUT NOTICE.

Where the payee of a note, being indebted to plaintiff, indorsed and delivered it to him in part payment of such indebtedness, plaintiff was a holder for value, under Acts 1897-98, pp. 896, 918, § 25, declaring that a pre-existing debt constitutes value.

Where the payee of a note was indebted to plaintiff, and assigned the note as collateral, plaintiff was a holder for value for the amount due him, under Acts 1897-98, pp. 896, 918, § 27, declaring that where a holder has a lien on an instrument he is a holder for value to the extent of his lien.

The holder of a note indorsed to him before maturity, and before complaint made by the maker to the payee of a failure of consideration, was a holder without notice of such failure of consideration.—Payne vs. Zell, 36 S. E. Rep. (Va.), 379.

BILLS AND NOTES — ACTIONS — PLEADING — EVIDENCE ADMISSIBLE THEREUNDER—OBJECTIONS.

The complaint on a blank indorsement of a note alleged in one count that the defendant guaranteed payment thereof, and in another that he was liable as maker. On the ——— of the court, the plaintiff wrote the contract that should be written over the blank indorsement in accordance with the agreement between the parties, to the effect that defendant would become responsible and pay the note as though it were his own, and guarantee it until paid. Defendant objected to the admission of evidence of such contract on the ground that it differed from the contract alleged in the complaint in any one count. Held, that, although the liability of defendant as guarantor or maker should have been stated in one count, yet the complaint gave defendant ample notice that plaintiff would claim on the indorsement such liability as would be legally imported, and the two counts should be treated as one, rendering the evidence objected to admissible.

The contract may also be considered an absolute contract of guaranty, and proof thereof was admissible under the first count, and, if proved, plaintiff might recover thereunder.—Brown vs. Wilcox, 46 Atl. Rep. (Conn.) 827.

CORPORATE NOTE — EXECUTION — AUTHORITY—EVIDENCE— CONSIDERATION.

Evidence that defendant's board of directors had given their consent to the execution of a note by an officer in the corporation's name was sufficient proof of the officer's authority to execute the note.

The receiver of an insolvent company

borrowed money from plaintiff, and executed his note therefor, secured by a receiver's certificate as collateral. Defendant corporation was afterwards organized under an agreement by which it assumed the obligations of the defunct company, and executed new notes in lieu of the old. Held, that the surrender of the receiver's note and certificate by plaintiff constituted a sufficient consideration for the execution of the new note by defendant.—Eleventh Ward Bank vs. New York & N. J. F. P. Co., 65 N. Y. Sup. 770.

CORPORATIONS — LIABILITY OF STOCKHOLDERS — CORPORATE DEBTS — STATUTORY LIABILITY—ENFORCEMENT — CONDITIONS — LIMITATION OF ACTIONS—NON-RESIDENTS — LACHES — BONDS — GUARANTIES — ULTRA VIRES — CLAIMS — SET-OFF — EQUITABLE DEFENSE — ACQUISITION FROM WIFE — ACQUISITION AFTER SUSPENSION — GOOD FAITH.

The liability of stockholders of a Kansas corporation, imposed by Gen. St. Kan. 1889, par. 1,192, authorizing actions to charge stockholders with the amount of a judgment against a corporation after execution has been issued against the corporation and no property found whereon to levy, is contractual in its nature, and a several liability that may be enforced wherever personal service can be had on the stockholder; and since the only condition to its enforcement is the recovery of the judgment against the corporation, with proof that it cannot be collected, failure to recover judgment and have an execution returned nulla bona in Massachusetts does not preclude a recovery.

A statute of limitations of another state, containing a provision, applying to non-residents, that it shall not run against a person not in the state at the time the cause of action accrues, until he comes therein, does not bar an action, governed by such statute, against a resident of Massachusetts who it is not shown could ever have been sued in such other state.

The doctrine of laches does not apply to an action at law which is expressly limited by statute.

Guaranties of payment of bonds taken by a loan and trust company in the ordinary course of its business, made in connection with their sale, are not ultra vires, and are binding.

In an action by a creditor of a Kansas corporation to charge a stockholder with a judgment against such corporation, as authorized by Gen. St. Kan. 1889, par. 1192, such stockholder may set off, as an equitable defense, claims for amounts of principal and interest guaranteed by such corporation on purchase of bonds before its insolvency.

In an action by a creditor of a Kansas corporation to charge a stockholder with a judgment against the corporation as authorized by such corporation, originally owned by his wife, and taken by him, after the suspension of the corporation, to save her from loss.

A decision of a state court construing a statute of such state is binding on the courts of another state in an action under such statute.—Broadway Nat. Bank vs. Baker, 57 N. E. Rep. (Mass.), 603.

CORPORATIONS — LIABILITY OF STOCKHOLDERS — ENFORCEMENT — EVIDENCE — KNOWLEDGE OF OFFICERS — UNPAID SUBSCRIPTIONS.

A mere recital in a stock certificate that the shares therein specified are full-paid and non-assessable will not protect the person named in the certificate as the owner of such stock from liability for an unpaid subscription thereon, if he in fact purchased this stock with knowledge that the subscription was due.

The knowledge of a president of a bank that certain stock had not been fully paid up is imputable to the bank, if he, acting for it and in its behalf, accepted a transfer of the stock to it, and it thereunder retained the same.—Fouche vs. Merchants' Nat. Bank, 36 S. E. Rep. (Ga), 256.

CORPORATIONS — DISSOLUTION—ATTORNEY-GENERAL—DUTY TO PROCEED—RELATOR—NECESSITY.

New York banking law, Sec. 18, provides that where it appears to the banking superintendent that any corporation is conducting its business in an unsafe manner, or that it is inexpedient that such corporation should continue longer in business, it is his duty to so report to the Attorney-General, who is then to take such proceedings as are necessary. Code Civ. Proc., Sec. 1786, declares that an action to dissolve a corporation is to be brought by the Attorney-General for the people, when the conditions exist. Held, that where the superintendent of banking reported to the Attorney-Gener-

al that a building and loan association was insolvent, and that it was unsafe for it to continue in business, it was his duty to take proceedings on the report of the superintendent of banking, without waiting for any relator.—People vs. Mercantile Co-Operative Bank, 65 N. Y. Sup. 766.

COUNTY FUNDS — DEPOSITARY — INTEREST — TOWNSHIP SCHOOL FUNDS.

The bond of the depositary of county funds required it to pay interest only on the county funds on daily balances to the credit of the county. Such depositary was also required to keep township school funds deposited by township trustees to their credit, payable to their orders, and the same bond secured both funds. Held, that the depositary, being bound only to pay interest on county funds, was not liable for interest on township school funds.—Cass County vs. Bank of Harrisonville, 57 S. W. Rep. (Mo.), 736.

DEPOSITS—ASSIGNMENT.

Plaintiff claims certain deposits in defendant bank under an assignment from a depositor in which he describes himself as trading under the name of "Moses Brothers," and assigns "all the moneys now on deposit standing to my credit in the Bowery Bank." Held, that moneys on deposit in terms credited to "Moses Brothers," the assignor having no other account with defendant, are, in legal effect, moneys standing to his credit, and pass under the assignment to plaintiff.—Jaffe vs. Bowery Bank, 65 N. Y. Sup., 210.

DRAFT—RECEIVING AND RETAINING —ACCEPTANCE—LIABILITY.

Where defendant received and retained a draft drawn on him in favor of plaintiff, saying that he would attend to it, he became liable to plaintiff for the amount of the draft.—Bell vs. Pletscher, 65 N. Y. Sup. 669.

DRAFT — DRAWEE — ACCEPTANCE — SOJOURNING ABROAD — PLACE OF PAYMENT — PRESENTMENT — LAWS GOVERNING.

Where a traveler in Europe directed a draft to the address of a resident of New York City, and the latter accepted it while sojourning in France, without indicating the place of payment, the draft was payable in New York City, and a presentment there was sufficient.

Where a resident of New York City, while sojourning in France, accepted a draft directed to him at his address in New York City, to be there paid, his liability on such acceptance was to be governed by the laws of New York.—Heller vs. Goslin, 65 N. Y. Sup., 232.

EQUITABLE ASSIGNMENT — GARNISHMENT — LIEN — CHECK — APPROPRIATION OF FUND.

An order for the payment of money which is not immediately effective does not operate as an equitable assignment.

And if, before such order becomes effective, the fund against which it is directed is seized by attachment or garnishee process, the rights of the attaching or garnishing creditor are superior to those of the person holding such order.

A check drawn upon a particular fund is an appropriation of so much of the fund as may be necessary to pay the check.

A check directed against a fund to be afterwards created by depositing money in bank does not vest in the payee of the check any right to, or control over, such money until it has been so deposited.—Nebraska Moline Plow Co. vs. Fuehring, 83 N. W. Rep. (Neb.), 69.

EXECUTOR—RIGHT TO ASSETS—ACTION—INDIVIDUAL CAPACITY.

An executor deposited bonds with a bank. He thereafter resigned, and a decree was entered charging him with the assets in his possession, including the bonds, and providing that he should be discharged on payment of the money. Held, that, though the bonds would remain assets of the estate until payment of the decree, the resigning executor could recover them from the bank, since he was entitled to realize on them in order to pay the decree, and since his successor could not be entitled to both the bonds and the money.

Where an executor, after resignation, sued to recover bonds deposited by him in a bank, failure to show his representative capacity in the title to the action and in the summons did not prevent recovery, such capacity having appeared in the body of the complaint.—Van Buren vs. First National Bank, 65 N. Y. Sup. 703.

FRAUD—CONTRACT — RESCISSION—RETURN OF CONSIDERATION—CORPORATIONS—TORTS OF OFFICERS—LIABILITY—USURY.

Where a bank was induced to discount the notes of an insolvent concern by fraudulent representations of the seller as

to the solvency of the maker, it may maintain an action against the seller for deceit, without rescinding the contract and returning or offering to return the notes.

The president of defendant bank, to which an insolvent corporation was indebted, took its notes for a part of the amount, and, after indorsing them, inclosed them in a letter to plaintiff, and requested plaintiff to discount them and place the proceeds to defendant's credit at a New York bank. The letter was written on the bank's letter head, and was signed "A., President." In it he stated that the maker of the note was solvent and owned certain property, and that the note was good, for the reason that they held warehouse receipts therefor. These statements were false, and the maker was insolvent. Plaintiff discounted the notes, and had the proceeds deposited to defendant's credit in the New York bank, and the defendant credited the maker with the amount thereof on its indebtedness. Held, that the president was acting for defendant, and the fact that he was not authorized by the board of directors to make the false representations did not relieve it of liability therefor.

A foreign statute (Laws, N. Y., 1850, c. 172) provides that corporations shall not be allowed to interpose the defense of usury to actions on contracts for money borrowed by them. A New York bank discounted notes of a corporation, executed in Arkansas, at the rate of 7 per cent per annum. Held, that if an Arkansas contract, it was not usurious, and, if a New York contract, the defense was unavailable to the corporation which had procured the discount. — Binghamton Trust Co. vs. Auten, 57 S. W. Rep. (Ark.) 1105.

FRADULENT CONVEYANCES—KNOWLEDGE OF GRANTEE OF FRAUDULENT INTENT OF GRANTOR—EVIDENCE.

A grantee knew that the grantor was the indorser of a note, but did not know that the makers were insolvent. An action on the note was pending at the time of the purchase, but there was no evidence that the grantee knew of it. One-half the purchase price was made payable to the grantor's wife, but the grantee knew that money belonging to her had been used in paying incumbrances on the land, and that she claimed a half interest therein. The deed to the grantee recited the payment of the consideration in full where only half had been paid. The grantee acted without advice, was somewhat illiterate, and did not notice the discrepancy in the deed. Held not sufficient to charge the grantee with notice that the conveyance was made by the grantor with intent to defraud his creditors. Newberry vs. Bank of Princeton, 36 S. E. Rep. (Va.) 515.

GUARANTY — BOND — PAYMENT — RIGHT OF ACTION—ACCRUAL.

Where an assignor of a bond secured by mortgage guaranteed the payment of interest until full payment of the principal, and payment of the principal within two years from date of maturity, reserving the right to take a reassignment at any time on payment of the principal and accrued interest, it was not discharged from liability on such guaranty because an action to foreclose the bond and mortgage was not begun within two years from maturity, but was liable for any deficiency thereon after applying the proceeds of sale. Hanna vs. Stroud, 83 N. W. Rep. (S. D.) 365.

GUARANTY — CONSTRUCTION—CONTINUING GUARANTY—PAROL EVIDENCE—ADMISSIBILITY.

In an action on a continuing guaranty, evidence as to an understanding between the parties that it was not continuous is inadmissible as varying the written contract.

A guaranty of the account of a debtor for a line of credit with a creditor to the amount of $500, and obligating the guarantor to pay for any goods bought by the debtor to the amount of $500 in case he should not do so, is a continuing one for any balance that may be due at any time, not to exceed such amount.—Schneider-Davis Co. vs. Hart, 57 S. W. Rep. (Tex.), 903.

MORTGAGE — ASSIGNMENT OF NOTE —RIGHTS OF ASSIGNEE—JUNIOR MORTGAGE — DECLARATIONS BY ASSIGNOR.

Even before the passage of the act of November 22, 1899, "to provide for the more full and complete transfer of rent notes, mortgage notes," etc., the assignee of a promissory note secured by mortgage was, in equity, entitled to all the benefits of the security this afforded, though there was no assignment to him of the mortage itself.

In such a case the assignee of the note

had the right to base upon the mortgage, although not foreclosed, an equitable claim to a fund in court arising from a sale of the mortgaged property under a lien of higher dignity, such fund being the balance left after satisfying that lien; and the fact that the payment of the note was further secured by an indorsement thereon was not, of itself alone, sufficient to subordinate a claim of this kind to that of a contesting claimant, over which, in the absence of such additional security, it would, in equity, have been entitled to priority.

The equitable claim of such a transferee to a fund realized in the manner above pointed out is superior to the claim of another, based upon the foreclosure of a junior mortgage, which, together with the execution issued thereon, had been duly assigned to the latter.

No right of the assignee of a promissory note with respect thereto can be injuriously affected by a declaration or admission made by the assignor after he had parted with title to the paper.—National Bank vs. Exchange Bank, 36 S. E. Rep. (Ga.), 265.

MORTGAGES—PRIORITY OF LIENS—PRINCIPAL AND AGENT—NOTICE—NOTES.

One desiring to borrow money executed notes, one for $30,000, another for $20,000—the former note being dated October 29, 1892, and the latter November 3, 1892—each secured by mortgage on the same property. The mortgages were of even date of the notes they secured, and both were acknowledged on the same day and delivered for record the same hour—the $30,000 mortgage bearing the record number 1,762,804; and the $20,000 mortgage, 1,762,805. The mortgages were issued to a trustee, and the notes made payable to a nominal payee, for convenience of negotiating them, and left with a banking firm to be negotiated. On November 10, 1892, the investment company, acting as plaintiff's agent, placed $20,000 of her money, which it held for investment, to the credit of the mortgagor, as purchase money for the $20,000 note. The investment company had previous to November 10, 1892, decided to invest plaintiff's money in the $20,000 note, if the abstract to the property covered by the mortgages was approved by the defendant's attorney, which approval was announced on the day the $30,000 note was purchased. The investment company was to loan plaintiff's money on first mortgage. Held that the $30,000 mortgage constituted a prior lien to the $20,000 mortgage, since the lien of the $30,000 mortgage attached November 10, 1892, while the lien of the $20,000 mortgage did not attach until November 15, 1892.

Where one placed her money with an investment company to be invested, which exercised its judgment as to security taken, and she accepted the results of its action by receiving the note and mortgage therefor, and accepted interest on the note, the investment company was her agent in making the investment, and knowledge of facts by the company, before the investment of the money, which affected priority of liens was notice to her. Fischer vs. Tuohy, 57 N. E. Rep. (Ill.) 801.

MORTGAGES — INTEREST — COMPUTATION.

In 1877 complainant executed a mortgage on his property, and in 1891 gave a new mortgage in lieu thereof for the amount due on the old. In computing the interest due under the last mortgage from 1891 to the time of bringing suit, the court computed simple interest, using the sum due at the time of giving the mortgage of 1891 as a principal. Held that such method of computation was erroneous, since interest should have been computed by adding to the principal each year's deferred interest as it became due, and computing interest on this amount, as a new principal, for the ensuing year, etc. Ruloff vs. Hazen, 83 N. W. Rep. (Mich.) 370.

MORTGAGES — ALTERATION — CONSENT OF MORTGAGOR—ABSENCE OF FRAUD—INSERTING NUMBER OF ACRES—MATERIALITY—SUBROGATION.

Where, three years after a mortgage was executed and recorded, it was altered, at the request of the mortgagor, by inserting the rate and payment of interest, to make it confirm to the note, in the absence of fraud such alteration did not render the mortgage void.

Where, three years after a mortgage was executed and recorded, it was altered, at the request of the mortgagor, by inserting, after the description of the premises, "containing 165 acres, more or less," which expressed the exact number of

acres in the tract, it did not render the mortgage void, since the alteration was immaterial.

Where a mortgage executed by defendant to plaintiff was recorded in 1883, and a junior mortgage to D. was recorded in 1884, and at the time of the execution of both a prior mortgage in favor of M. was on record and unsatisfied, the fact that a part of the proceeds of D's loan was used to discharge M.'s mortgage does not entitle him to be subrogated to the rights of M., since he was not a surety for defendant, and there was no equitable assignment to him of M.'s rights. Gunter vs. Addy, 36 S. E. Rep. (S. C.) 553.

MORTGAGE NOTE—ENFORCEMENT—LIMITATIONS—DISMISSAL OF ACTION—NOTE—PAYMENT BY GUARANTOR.

The holder of a promissory note secured by mortgage upon real estate may ignore the mortgage, and bring his action on the note alone; and the fact that the mortgagor may have sold the mortgaged property to another, subject to the payment of the mortgage debt, will not affect the right of the holder of the note to pursue the personal remedy against the maker.

Before the statute of limitations had run upon notes, an action thereon was begun, which was thereafter, and before trial, dismissed without prejudice. During the pendency of the action the notes were transferred to another. An action thereon was brought more than five years after maturity, but within one year after the dismissal of the former suit. Held that the right of action thereon was not barred, and that it is preserved to the transferee, under section 23 of the Code of Civil Procedure, the same as it would have been to the payee of the note.

Upon default of the makers, the guarantors of the notes advanced the money required for payment, and took them up uncanceled. Held that such payment did not extinguish the debt of the makers, and that the guarantors were entitled to recover from them the money so advanced and paid. Anthony Investment Co. vs. Law, 61 Pac. Pep. (Kan.) 745.

MUNICIPAL CORPORATIONS — CONSTRUCTION OF TAX ORDINANCE—TAXATION OF BANK FRANCHISE—LIEN FOR TAXES.

A city ordinance levying a tax for the fiscal year beginning May 1, 1893, on all taxable property in the city as of its value November 1, 1892, as assessed by the city assessor, and equalized by the board of equalization, embraces all property in the city liable for ad valorem taxation for the fiscal year named, and not merely all property assessed by the city assessor, and equalized by the board of equalization.

The franchise of a bank was embraced by that ordinance, though the law authorizing the taxation of the franchises of banks did not become effective, and was not even passed, until November 11, 1892, and though no valuation thereof had been made at the date of the ordinance.

Both under the general revenue law and under the charter of cities of the fourth class a lien exists on any and all property for any and all taxes due by its owner.

Only persons who have notice of a proceeding by the commonwealth under Ky. St. § 616, to have a receiver appointed for an insolvent bank, are bound by the judgment and decree of sale therein, and therefore a city not made a party to the action may assert its tax lien against the property of the insolvent corporation in the hands of the purchaser at the decretal sale.—City of Middlesboro vs. Coal & Iron Bank, Ky., 57 S. W. Rep., 497.

NATIONAL BANKS—ACTION TO RECOVER PENALTY FOR USURY—PARTIES—LIMITATIONS—ACCRUAL OF RIGHT TO ACTION—AMOUNT OF PENALTY.

Whether an assignee for the benefit of creditors under a common-law deed of assignment is the "legal representative" of the assignor, within the meaning of Rev. St. section 5198, and as such entitled to maintain an action in his own name against a national bank to recover usury paid by his assignor, quaere.

On a settlement between a national bank and a debtor who owed the bank some $69,000 on a number of notes, a payment was made which reduced the indebtedness to $30,000, for which a new note was given. Held that, both on general principles, in accordance with the presumed intention of the parties, and under Ky. St. section 2219, cl. 3, which provides that "partial payment on a debt bearing interest shall be first applied to the extinguishment of the interest then due," all past interest, whether usurious or otherwise, must be regarded as having been paid in the settlement, and that limitation commenced to run on that date

against an action under Rev. St. section 5198, to recover the penalty for usury previously contracted for.

Where a national bank discounts a note at a usurious rate, the maker, or his legal representative, on payment of the note, is entitled to recover as a penalty, under Rev. St., section 5198, double the amount of the discount so taken, and of all interest subsequently paid on the note or its renewals, although separate payments of interest were made from time to time after its maturity, and all at legal rates; and limitation does not begin to run against an action to recover such penalty until full payment of the note or its renewals. Louisville Trust Co. vs. Kentucky National Bank, 102 Fed. Rep., 442.

NATIONAL BANK—SALE OF ASSETS—SUIT BY PLEDGEE—INSOLVENCY—CREDITOR'S MEETING—RIGHTS OF PLEDGEE.

A receiver of an insolvent national bank may apply to a court of record of competent jurisdiction for an order to sell stocks and bonds in pledge in his hands.

Not necessary for him to obtain formal authorization of the United States Comptroller to make the application; nor is it essential that he should likewise have the formal authority of the Comptroller to sell.

A suit by the pledgee to obtain an order to sell the stocks and bonds pledged is properly brought against the syndic of the insolvent pledgor.

The fact that a creditor holds in pledge certain securities or property as guaranty of his claim does not render him ineligible to attend a creditors' meeting, nor militate against his proving his claim and voting for a syndic; and by thus taking part in the creditors' meeting he does not forfeit his right of pledge, even though he make no statement or declaration concerning the security he holds, and stipulates for no special reservation of his rights touching same. Richardson vs. Turner, 28 So. Rep. (La.) 158.

PAYMENT—CHECK — ACCEPTANCE—LACHES IN PRESENTING — EVIDENCE—JUDICIAL NOTICE.

Defendant mailed a check on July 3d at T. in payment of an account for goods, which was received on July 5th at N., but did not come into plaintiff's hands until July 10th, whereupon he accepted it and returned a receipt for the account. On the morning of July 11th plaintiff deposited it in the bank, which presented it for payment to the drawee bank at P. on July 14th, but it was dishonored, as the bank on that day closed its doors. The actual time necesary for the delivery of mail between N. and P. was less than two days. Held that the laches of the depository bank, with which plaintiff was chargeable as his agent, discharged defendant from debt.

Judicial notice will be taken of the relative geographical location of a city in New York and one in New Jersey, and of the time of railroad travel, and for the transportation of mails between them. Williams vs. Brown, 65 N. Y. Sup. 1049.

PLEDGE—STOLEN BONDS—OWNERSHIP—NOTICE TO PLEDGEE—ADVERTISEMENT.

Notice was given of the theft of negotiable municipal bonds by advertisement. Eighteen years thereafter they were taken by a bank as collateral for a loan. The borrower's account with the bank stood in his name as trustee, and the loan was so made to him; and he had been previously convicted of crime, and served a sentence therefor. Held that such facts were insufficient to defeat the bank's title to the bonds, because constituting notice of, or putting it on inquiry as to, the ownership of the bonds, where the borrower's account with the bank was opened as trustee, and with commissions earned by him in a sale of stocks through the bank's agency, the bonds contained nothing to show a trust relation, and no knowledge was shown of such conviction and sentence, which occurred five years before, and between which and the bond transaction such borrower had numerous dealings with the bank, presenting and discounting papers of a firm having large capital and credit, of which his brother was a member, which was promptly cared for, and doing the usual business of a customer of the bank in the usual manner. Manhattan Sav. Inst. vs. New York Nat. Exch. Bank, 65 N. Y. Sup. 757.

PROMISSORY NOTE—FAILURE OF CONSIDERATION—DEFENSE TO ACTION BY INDORSEE—PLEADING—AFFIDAVIT OF DEFENSE.

An affidavit of defense to an action upon a note, alleging that the same was given in part payment of certain machinery, which, by written contract, therein set forth, was guaranteed by the payee to be of first-class material and work-

manship, and to perform the work for which it was made without breaking, and at a speed specified; but that the payee wholly failed to carry out his contract, that the machinery had failed to perform the work called for therein, had broken down, and had never been able to perform the work at the rate guaranteed, owing to defects in workmanship; that said note was given in pursuance of an express oral agreement that it was to be paid at maturity if said guaranty of the payee was satisfactorily performed, and otherwise an offset for damages was to be allowed; that defendant indorsed said note for accommodation only, and that plaintiff is only the holder of said note, the payee being the real owner thereof—is sufficient to prevent judgment, and to require the submission of the case to the jury, since it alleges a failure of the consideration for which the note is given, which defense is available to an accommodation indorser.

An affidavit of defense to an action upon a promissory note, alleging a failure of consideration, in that the note was given in payment of certain machinery, which was guaranteed to be of first-class workmanship, and to do certain specified work, and that the payee had wholly failed to perform said guaranty, is not defective for not affirmatively alleging that the machinery was "properly handled," since this is to be presumed in the first instance.—Hoopes vs. Northern National Bank, 102 Fed. Rep. 448.

PROMISSORY NOTE—TRUST DEED—FRAUDULENT TRANSFER — BONA FIDE PURCHASER — EQUITABLE RIGHTS.

Defendant executed to one S. his note, secured by trust deed. After some payments on the debt, new notes and a new trust deed were executed in lieu of the old ones. These were delivered to S., who promised to surrender the old notes and trust deed "in a few days." S. negotiated the new notes secured by the new trust deed to plaintiff, and never surrendered the old instruments. Held, that plaintiff, as a bona fide purchaser for value of the new notes, is entitled to retain a judgment obtained thereon in a law court.

Where a note secured by trust deed was given with the intention of taking up other notes similarly secured, and under a promise of the payee to surrender the other notes for cancellation, plaintiff, to whom the new notes and trust deed were transferred without any surrender of the old ones, acquired no equitable rights under the deed, since there was no consideration therefor—Martina vs. Muhlke, 57 N. E. Rep. (Ill.) 954.

TAXATION—NATIONAL BANK—PROPERTY.

Rev. St., U. S., Sec. 5219, providing that shares of stock in a national bank may be taxed in such manner as the Legislature may direct, does not authorize a tax on the bank's personal property, notwithstanding the Legislature has made no provision for the taxing of shares, and the tax levied does not exceed in amount what might have been assessed on the shares under legal authority therefor.—First National Bank vs. City and County of San Francisco, 61 Pac. Rep. (Cal.) 778.

TOWNS—BONDS—ISSUE—VALIDITY — BONA FIDE PURCHASER.

Defendant town issued interest-bearing bonds, and delivered them to commissioners appointed by the Supreme Court, who were authorized by Laws 1892, c. 493, Sec. 6, to sell such bonds "at not less than par." The commissioners sold the bonds for their face value to C. & S. on credit, without taking into account or providing for interest on the deferred purchase price. Held, that the sale on credit, without requiring payment of interest on the deferred payments of the purchase price was, in effect, a sale for less than par, and, being forbidden by the statute, the issue of bonds was void, and plaintiff though a bona fide holder for value from C. & S., cannot enforce the bonds against the town.—Citizens' Savings Bank vs. Town of Greenburg, 65 N. Y. Sup. 554.

TRUST COMPANIES—DISCOUNTING NOTES.

Under the New York banking law of 1892, authorizing trust companies to receive deposits, and "to loan money on real or personal securities," to "purchase, invest in and sell stocks, bills of exchange, bonds and mortgages and other securities," and to invest the moneys received by it in trust "in the stocks or bonds of any state, * * * or in such real or personal securities as it may deem proper," such a company may discount notes.—Binghamton Trust Company vs. Auten, 57 S. W. Rep. (Ark.) 936.

TRUSTS—EVIDENCE TO ESTABLISH—LIABILITY OF BANK.

B., the president of a national bank, made a loan for his personal use, to be

invested, as the lender understood, in a purely personal transaction of B. Held, that the fact that the money so borrowed by B. was or might have been mingled with the money of the bank created no liability on the part of the bank as trustee.—Netherlands American Mortgage Bank vs. Connaway, 61 Pac. Rep. (Idaho) 590.

USURY.

A loan of $150, without interest, but on condition that 13 acres of land purchased at the same time by the lender from the borrower should be sold for $5 an acre, instead of $10, its true value, is usurious. Martin vs. Reese, 57 S. W. Rep. (Tenn.), 419.

USURY—EVIDENCE—PAYMENT OF COMMISSION TO AGENT OF BOTH BORROWER AND LENDER.

Evidence of payment of a commission by a borrower to the agent of a money lender for his services in obtaining a loan from his principal, and upon which the agent becomes surety and procures another to become surety, in order to obtain the loan which he is employed by the borrower to negotiate, is not sufficient to show the transaction usurious, where the effect of usury is the forfeiture of both principal and interest.—Leonhard vs. Flood, 56 S. W. Rep. (Ark.), 781.

USURY—RECOVERY — LIMITATIONS.

Under Rev. St. U. S., Sec. 5198, providing that twice the amount of unlawful interest paid may be recovered if action be commenced therefor within two years from the time of payment, where such action was not begun till five years after payment the cause of action was barred. —Talbot vs. Sioux Nat. Bank of Sioux City, 82 N. W. Rep. (Iowa), 963.

USURY—WHAT LAW GOVERNS—PLACE OF PAYMENT.

Parties to a loan by a corporation of one state to a resident of another, to be paid to the borrower in his own state, and secured by mortagage on real estate there situated, will be presumed to have contracted with reference to the laws of the state of the lender, where repayment of the principal of the debt is to be there made; and the question whether the contract is usurious is to be determined by the law of that state, especially if, under such law, it is valid, while under the law of the state of the borrower it is invalid. —Heironymus vs. New York Nat. Building & Loan Ass'n, 101 Fed. Rep., 12.

VENDOR AND PURCHASER — PLEDGEE OF NOTE AS HOLDER FOR VALUE.

A purchaser is entitled to have outstanding liens discharged out of the purchase price, even as against an assignee of the purchase-money notes, where the notes have not been placed upon the footing of bills of exchange by being discounted at a bank.

As between the purchaser of one note and the subsequent pledgee of another, both of which are secured by the same vendor's lien, there is no priority, the pledgee being a holder for value.—Louisville Banking Co. vs. Rudolph, 56 S. W. Rep. (Ky.), 988.

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INFORMATION FOR BOND BUYERS.

ALAMAGORDO, N. M.—The city of Alamagordo has issued $10,000 worth of bonds for a new school building.

ALBION, MICH.—It has been decided to have the $14,000 issue of new bridge bonds issued in denominations of $100, bearing 3½ per cent interest, payable semi-annually.

ANACORTES, WASH.—This town has voted to issue $20,000 in bonds to purchase and improve the water works of the Anacortes Water Company.

APPLETON, MINN.—The question of issuing bonds in the sum of $9,000 for the establishment of a water system at Appleton was favorably decided.

AUSTIN, TEX.—The attorney general has approved $14,500 of El Paso county refunding bonds.

AVOCA, MINN.—The city of Avoca has voted to issue $4,500 bonds to be used for improvements.

BEAUMONT, TEXAS—The city of Beaumont wants to issue $115,000 bonds to build sewers.

BELLAIRE, OHIO—At Bellaire $50,000 of refunding water works bonds will be sold September 17th.

BELLEFONTAINE, OHIO—Bids will be received until September 25th for the purchase of ten bonds of the city of Bellefontaine, bearing date September 1, 1900, each being for the sum of $780, and bearing interest at the rate of 5 per cent per annum.

BIRMINGHAM, ALA.—W. M. Drennen, mayor, may be addressed relative to the issue of $269,000 in 5 per cent bonds, to be issued by the city of Birmingham.

BRADDOCK, PA.—The voters of Braddock decided by election to increase the bonded indebtedness of the borough $85,000.

BRISTOL, TENN.—The city of Bristol has decided to again offer its issue of bonds and will receive bids for $25,000 worth, $10,000 to bear 5 per cent interest and $15,000 6 per cent interest.

BUTTE, NEB.—Butte voted bonds for a $3,000 school house.

CALDWELL, IDAHO—At an election held at Caldwell it was voted to issue $200,000 in bonds for the purpose of supplying the Pioneer irrigation district with water.

CAMBRIDGE, OHIO.—Cambridge will sell refunding bonds to the amount of $5,000.

CANANDAIGUA, N. Y.—This place has authority to issue $15,000 4 per cent semi-annual 2-31-year serial water works bonds.

CARNEGIE, PA.—An election will be held in November to vote on the question of issuing about $50,000 in bonds for improvements.

CELINA, OHIO—Bids will be received until September 19th for the purchase of twenty-five highway improvement bonds of the village of Celina, each being for the sum of $1,000, bearing interest at 4 per cent per annum.

CHAMBERSBURG, PA. — Chambersburg has authorized $25,000 3½ per cent improvement bonds.

CHERRYVALE, KAS.—An election to vote bonds for a water works system will be held soon.

CLARKSDALE, MISS.—It has been voted to issue $37,500 worth of water works and sewerage bonds.

CLYDE, OHIO.—The village of Clyde invites bids at the office of the village clerk for the purchase with accrued interest of bonds to the amount of $9,387.

COFFEYVILLE, KAS.—Mayor Frazier of Coffeyville has issued a proclamation calling a special election to vote $20,000 in bonds for the construction of an electric light plant. The bonds are to be issued in denominations of from $10 to $200 to run 20 years and bear interest at 6 per cent.

COHOES, N. Y.—Bids will be received for the purchase of $36,906.45 improvement bonds bearing 3½ per cent interest per annum.

COLUMBUS GROVE, OHIO.—Proposals will be received by the clerk of the village of Columbus Grove for the purchase

of $15,988.01 worth of 4 per cent bonds, issued in anticipation of the special assessments and levy to be made to pay the cost and expenses of improving High street.

CONCORDIA, KAS.—At a special election it was voted to issue $4,000 additional bonds for the purpose of building a new high school.

DALLAS, TEXAS—Bids will be received for the issue of $150,000 in 4 per cent improvement bonds of Dallas.

DAVENPORT, IOWA—At the special election it was voted to issue $53,000 in bonds for school purposes.

DELAWARE, OHIO—The county commissioners of Delaware county will offer for sale county ditch bonds for Franklin street ditch to the amount of $9,350. The bonds will be dated September 1st and bear 5 per cent interest per annum.

DICKENS, TEXAS—The state authorities have approved an issue of $13,500 worth of bonds for Dickens county, Texas. The board of commissioners may be addressed at Dickens.

DULUTH, MINN.—The people of St. Louis county may vote on the proposition to bond the county for $300,000 for a new court house this fall.

EAST BANGOR, PA.—This city has voted to issue $19,000 in bonds for water works.

EAST PITTSBURG, PA.—The council of the East Pittsburg borough has ordered a special election to vote on a proposition to issue bonds for $55,000 for public improvements.

EDNA, TEXAS—Jackson county, Texas, will probably place on sale an issue of $15,000 in bonds in the near future.

ELKTON, KY.—It is proposed to vote on the question of issuing bonds for water works in November.

ELMORE, MINN.—Bids will be received for the purchase of $5,000 4 per cent fifteen-year water and fire department bonds.

ELWOOD CITY, PA.—The citizens of this place are soon to vote on the proposition of issuing bonds for the establishment of an electric light plant.

FOND DU LAC, WIS.—A resolution providing that the city advertise for bids for the disposal of $30,000 worth of school bonds has been adopted.

FRANKLIN, NEB.—The election held in Franklin to vote on issuing bonds for school purposes carried by a large majority.

FREDONIA, N. Y.—Fredonia will soon issue $25,000 street improvement bonds.

GALVESTON, TEXAS.—A bond issue of $1,000,000 is being agitated for street improvement and paving.

GLADWIN, MICH.—At a special election it was voted to bond for the purpose of building a sewer.

GREENSBORO, ALA.—Bids will be received for the issue of $10,000 in 5 per cent street improvement bonds to be issued by the town of Greensboro.

GREENSBORO, N. C.—Greensboro has voted to issue $100,000 in bonds for water works purposes.

HOMER, MICH.—The citizens of Homer have voted to issue bonds in the sum of $10,000 for water works purposes.

HOUSTON, TEXAS—The election to vote on the issuance of $600,000 worth of improvement bonds to be held August 25th has been postponed until November 6th.

ILION, N. Y.—Ilion has authorized the issuance of $50,000 4 per cent electric light bonds.

IRWIN, PA.—At a special election held in Irwin it was voted to issue $30,000 in bonds for a sewer system.

JACKSON, MISS.—Recent investigation reveals the fact that the State of Mississippi will be able to prosecute, for some months at least, the work of building its new State House without the sale of the $250,000.00 bonds, on October 2d, as advertised in previous issues of the Bankers' Monthly.

JAMESTOWN, N. D.—Jamestown has voted to issue bonds to the amount of $10,000 for better fire protection.

JENNINGS, LA.—The city contemplates issuing bonds for the construction of water works.

KIRKWOOD, MO.—This town has voted to issue $17,000 in bonds for the purpose of erecting an electric light plant.

KNOXVILLE, PA.—At an election held here it was voted to issue $45,000 in bonds for improvements.

LAFAYETTE, LA.—Lafayette parish has been authorized by the legislature to issued $32,000 in bonds.

LAFAYETTE, MO.—Bids will be received until October 3d for $560,000 refunding bonds of Lafayette, maturing in twenty years.

LAKE MILLS, IOWA—The school board will receive bids for a new issue of school bonds—$10,300 at 4 per cent interest, due in ten years from September 1, 1900. P. M. Jones, president.

LAPORTE, IND.—The county commissioners have signed bonds calling for an expenditure of $75,000 in the construction of gravel roads in three townships.

LAUREL, MD.—The town of Laurel contemplates the issuance of $45,000 in improvement bonds.

LAURENS, S. C.—Bids will be received until October 1st for the issue of $15,000 of bonds of Laurens county.

LEAVENWORTH, KAS.—An ordinance has been passed authorizing the issuance of improvement bonds to the amount of $42,170.07 for the pavement of streets.

LESTERVILLE, S. D.—Bids will be received for the purchase of $2,000 6 per cent bonds in $500 denomination.

LEXINGTON, KY.—Lexington will vote in the fall on the question of issuing $200,000 city hall bonds.

LEXINGTON, MO.—F. Thornton, clerk of the court, will receive bids until October 3d for an issue of $560,000 in refunding bonds of Lafayette county.

LIMA, OHIO—Bids will be received by C. E. Lynch, City Clerk, for $31,950 3½ per cent semi-annual street improvement bonds.

LONG BEACH, CAL.—It has been voted to issue $12,000 in school bonds.

LORAIN, OHIO—An election will be held September 24th to vote on the question of issuing $50,000 in bonds for the erection of a city hall.

LOWELL, MASS.—Lowell is planning to borrow $115,000 temporarily.

LYONS, N. Y.—The city council is considering the advisability of bonding the village of Lyons for improving its streets.

MAPLETON, MINN.—Bids will be received by the village of Mapleton for the purchase of $6,000 in bonds, issued for the purpose of improving the water works.

MARSHFIELD, WIS.—The council has passed the bond ordinance by which $20,000 in bonds will be issued for the erection of a city hall.

McKEESPORT, PA.—The finance committee of McKeesport council has formulated the proposed bond issue ordinance which may be voted upon at the February election. The sum will be $383,000.

MINEOLA, L. I.—The Board of Supervisors of Nassau county have adopted a resolution authorizing an issue of $65,000 building bonds to run thirty years at 3½ per cent interest.

MONROE, GA.—Bids will be received for the purchase of $10,000 6 per cent twenty and thirty-year school bonds.

MORRICE, MICH.—This town has voted to bond itself for $2,000 for electric light purposes.

MORRILLTON, ARK.—The town of Morrillton solicits bids for the purchase of $32,000 in 5 per cent improvement bonds.

MURPHYSBORO, ILL.—Murphysboro township in Jackson county has voted the issue of $22,000 of bonds with which to erect a township high school. The bonds bear 4½ per cent interest and run for 20 years.

NAPA, CAL.—Napa has voted to issue bonds, which will be advertised for sale in September.

NEWARK, N. J.—The city council has voted to issue $30,000 in bonds for extending the water mains.

NEW BEDFORD, MASS.—The city of New Bedford is authorized to issue $48,000 3½ per cent thirty-year water and $500,000 school twenty-year 3½ per cent bonds.

NEWCASTLE, PA.—The School Board has authorized the issuing of $18,000 worth of bonds for the purpose of funding West Newcastle bonds. They will be ten and twenty-year bonds in denominations of $1,000 and bearing 3½ per cent interest.

NEW BRITAIN, CONN.—The New Britain council will be asked to issue $50,000 water bonds.

NEW ORLEANS, LA.—Bids will be received until December 15th for the purchase of public improvement bonds of the city of New Orleans of $1,000 each, dated July 1, 1900, interest payable semi-annually. The proceeds of these bonds are to be devoted to the construction of public systems of water sewerage, etc.

NORWOOD, OHIO.—Bids will be received for the purchase of bonds of the village of Norwood for the sum of $4,898.03 bearing 6 per cent interest.

OGDEN, UTAH—This city will advertise for bids for $250,000 water works bonds in the near future.

ORANGE, N. J.—The town of Orange will issue $20,000 worth of water works improvement bonds in addition to the issue of $60,000 recently sold.

ORION, MICH.—The citizens of this place will vote on the question of issuing bonds in the sum of $2,500 for a town hall.

OTSEGO, N. Y.—This city will sell $47,000 3½ per cent railroad refunding bonds.

OXFORD, MISS.—The board of aldermen and mayor have issued bonds for the sum of $20,000 for a sewerage system.

POMEROY, WASH.—Garfield county's commissioners have decided to leave to a popular vote November 6th the question of contracting indebtedness and issuing $20,000 bonds for building a court house and jail.

PORT HURON, MICH.—The City Controller has been authorized to issue $9,000 in bonds for the purchase of the South Side Park.

PORTLAND, MAINE.—The city treasurer will issue eighteen bonds of the city of $1,000 each for improvements.

PORTLAND, ORE.—An issue of improvement bonds is to be sold September 15th and amounts to $25,000. They are 10-year 6 per cent bonds.

PORTSMOUTH, VA.—The city of Portsmouth offers for sale $15,000 worth of 4 per cent paving bonds to run for thirty years from June 1, 1900.

PRICE, UTAH—The voters of Price school district have voted to issue $4,000 in bonds to build a new school house.

PUEBLO, COLO.—Notice is given that the city council of the city of Pueblo, Colo., will receive bids for $8,000 of bonds to be issued for public park improvement District No. 3, said bonds to be in denominations of $500 each, to run for the period of fifteen years from the date thereof, redeemable in ten years, and to bear interest at the rate of 5 per cent per annum.

RACINE, WIS.—At the November election the people of Racine will vote on the question of issuing $50,000 paving bonds.

RED BANK, N. J.—The $60,000 school bonds voted by Red Bank will shortly be issued in $1,000 denominations as 4 per cent bonds.

ROCHESTER, IND.—The county commissioners have redeemed $32,000 worth of court house bonds, which still had fifteen years to run. The cash was in the treasury, and by making the purchase nearly $17,000 of future interest was saved.

ROCHESTER, MICH.—At a special election held here it was decided to bond the village for $6,000 for improvements.

SACRAMENTO, CAL.—The board of trustees will soon consider the question of issuing bonds for erecting a city hall building, also for sewer extensions and a wharf to cost in all about $1,000,000.

SALINAS, CAL.—Bids will be received by the County Treasurer for the purchase of $6,000 5 per cent refunding bonds of Del Monte school district.

SANDOVAL, ILL.—The village board of Sandoval has voted to bond that town to the amount of $2,500 to be expended in building sidewalks.

SARGENT, NEB.—The citizens of this place have voted to issue $1,500 bonds for the erection of a new school house.

SHENANDOAH, IOWA—This city has authorized an issue of $13,000 school house bonds.

SHREVEPORT, LA.—The board of commissioners of the Caddo levee district will in a short time begin arrangements for an issue of $100,000 of bonds authorized by the last Legislature.

SOMERSET, PA.—At a recent special election it was voted to issue $8,000 worth of bonds for extending the system of sewers.

SPRINGFIELD, OHIO—The city of Springfield will offer for sale at the council chamber in the city building in said city, September 18th, coupon water works bonds of said city to the amount of $8,000, in denominations of $1,000 each, to provide a fund for the purpose of extending the water mains and pipe lines and making other improvements to the water works service of the city.

ST. MARYS, W. VA.—This place will soon vote on the question of issuing $12,000 in bonds for water works.

STOCKTON, CAL.—Bids will be received for the purchase of the whole of the two series of municipal improvement bonds aggregating $52,000.

SULLIVAN, ILL.—The city council has authorized the issuing of $5,000 more bonds to take up outstanding warrants.

SUMMIT, N. J.—This town has voted at special election to issue $130,000 in bonds for sewer work and $10,000 for the fire department.

TAMPA, FLA.—Hillsboro county will hold an election to decide the issuance of $300,000 of bonds for the improvement of roads.

TAUNTON, MASS.—Taunton will soon issue a lot of 3½ per cent highway improvement bonds.

TOPEKA, KAS.—The city council at its meeting last night passed an ordinance providing for the issuing of $31,982.96 in paving bonds to pay for paving contracts.

TRAVERSE CITY, MICH.—The proposition to bond the city for $25,000 for extensions and improvements in the water works system will soon be submitted to the voters.

VALDOSTA, GA.—In October Lowndes county will vote on the question of issuing bonds to the amount of $40,000 for the erection of a new court house.

WAKEFIELD, MASS.—At special town meeting held in Wakefield it was voted to issue bonds to the extent of $250,000 for the construction of a system of sewerage. The town also voted to issue bonds in the sum of $15,000 for erecting an addition to the high school building, and $15,000 bonds for erection of a new fire station.

WAUPACA, WIS.—Bids will be received at the office of the County Treasurer of Waupaca county for the purchase of all or any part of the $13,500 asylum bonds of Waupaca county. The bonds will bear 5 per cent interest per annum.

WAUWATOSA, WIS.—It has been voted to issue $30,000 of sewer bonds.

WEISER, IDAHO—The citizens of Weiser will soon vote on a proposition to issue bonds in the sum of $45,000 for the purpose of putting in a system of water works.

WENATCHEE, ORE.—The citizens of this place have voted to issue bonds in the sum of $7,500, the money to be used for the purpose of constructing a system of water works.

WEST PLAINS, MO.—This town recently voted to issue $27,500 in bonds for erecting electric light and water works plants.

WHITEWRIGHT, TEXAS—The town of Whitewright has voted in favor of issuing $7,500 in 4 per cent bonds.

WINFIELD, IOWA—Winfield has voted bonds for the purpose of building an electric light plant.

WRIGHTSVILLE, GA.—Bids will be received for $15,000 6 per cent semi-annual thirty-year bonds.

YOUNGSTOWN, OHIO.—The board of park commissioners of Youngstown township will receive bids for $10,000 5 per cent bonds to be dated Sept. 1, 1900.

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BANK NOTES.

Oakland, Ill., anticipates the organization of a new bank.

A new national bank with $250,000 capital is talked of for Cleveland, Ohio.

The Allegheny Bank of Pittsburg, Pa., is to be established with $50,000 capital.

The Maries County Bank of Vienna, Mo., has been incorporated with $10,000 capital.

The First National Bank of Gainsboro, Tenn., has been organized with a capital of $25,000.

The Union National Bank, with a capital of $100,000, is being projected for East St. Louis, Ill.

E. B. Dawson, Abbott, Tex., has filed an application to organize the National Bank of Abbott.

The new National Bank of Port Deposit, Md., will commence business in the fall, with $50,000 capital.

A state bank with a capital stock of $12,000 will be opened at Reading, Kan., by J. E. Hyde and C. C. Patten.

The Citizens' Savings Bank of Ayreshire, Iowa, with a capital of $10,000, has been chartered by the State Auditor.

The Citizens' Bank will soon begin business in Charlestown, W. Va. A charter has been secured and officers elected.

The State Bank of Castalia, Castalia, S. D., has removed to Platte, and will hereafter be known as the Farmers' State Bank.

A certificate authorizing the American National Bank of Orange, Va., to begin business has been issued. The capital is $25,000.

Articles of incorporation of the Bank of Commerce, limited, of Boise, Idaho, have been filed, and the capital stock is $100,000.

The Lowry National Bank of Atlanta, Ga., has been designated a depository of United States funds by the Treasury Department.

A charter for a new bank to be called The Citizens' Bank of Gettysburg Pa., has been applied for. The capital stock will be $50,000.

The application of the First National Bank of Snyder, Texas, for authority to organize, with a capital of $35,000, has been approved.

The corporate existence of the First National Bank of Los Angeles, Cal., has been extended until the close of business on July 31, 1920.

William F. Hunt, receiver, has been directed to close up the business of the Allemania Bank of St. Paul without further notice to creditors.

Grove City, Pa., is to have a new bank to be known as the People's National. It is capitalized at $25,000 and C. W. Forest is to be president.

The Louisville Clearing House has adopted a resolution to charge for stock collections, following the example set by New York and Boston.

The sale of a small block of Illinois Trust and Savings Bank stock at $740 a share is reported. This is a record price on Chicago bank stocks.

Application has been approved for authority to organize the Monroe County National Bank of East Stroudsburg, Pa., with a capital of $42,000.

The American National Bank of Pensacola, Fla., is a new enterprise which will open its doors for business with a capital stock of $200,000.

The controller's certificate authorizing the First National Bank of Pryor Creek, I. T., to begin business with a capital of $25,000 has been issued.

A new bank has been organized at Lexington, Ill., with $30,000 capital stock. Arthur P. Scrogin is president and Charles P. Scrogin cashier.

The Hillsboro Savings Bank of Hillsboro, Iowa, has filed articles of incorporation with the secretary of state. It will have a capital stock of $10,000.

The Controller of the Currency has declared a dividend of 1 per cent in favor of the creditors of the insolvent Tacoma National Bank of Tacoma, Wash.

The Controller of the Currency has declared a dividend of 50 per cent in favor of the creditors of the insolvent Merchants' National Bank of Rutland, Vt.

William S. Emley has been unanimously elected president of the Sixth National Bank of Philadelphia by the directors to succeed William D. Gardner, deceased.

The Controller of the Currency has approved the application of the First National Bank of Whittier, Los Angeles county, California, with a capital of $25,000.

The stockholders of the Citizens' Trust and Deposit Company of Baltimore have ratified the decision of the directors to reduce the capital from $2,000,000 to $1,500,000.

The bank of Orleans, Ind., has been reorganized, and is now a national bank, with a capital of $25,000. G. M. Albertson is president and Earl R. Conder is cashier.

The tenth annual convention of the Ohio Bankers' Association, to be held in Columbus, has been postponed until Wednesday and Thursday, October 24th and 25th.

The application for authority to organize the Cattlemen's National Bank of Mangum, Okla., with a capital of $25,000, has been approved by the Controller of the Currency.

Donald C. Culver of West Superior has been appointed national bank examiner for the state to fill a vacancy caused by the resignation of William H. Slack, also of West Superior.

The bank recently organized at Due West, S. C., has received a commission to do business. It is capitalized at $20,000. Among those interested are C. E. Todd and R. S. Galloway.

An amendment to the charter of the Citizens' Bank of Dyersburg, Tenn., to provide for an increase of capital stock from $25,000 to $35,000 has been granted by the secretary of state.

A new bank examiner for the Boston district has been appointed to fill the vacancy caused by the resignation of Examiner Gatchell. The new examiner is William E. Neal of Lynn.

Collinsville, Tex., has a new bank known as the Bank of Collinsville, with a capital stock of $25,000. J. W. Dishman is president; H. Waldo, vice-president, and T. S. Rogers, cashier.

The Controller of the Currency has authorized the First National Bank of Lewisville, Ind., to begin business with a capital of $25,000. David M. Brown is president and L. F. Symons is cashier.

The Controller of the Currency has authorized the First National Bank of Ruthven, Iowa, to commence business with a capital of $25,000. William L. Brown is president and J. H. Thatcher cashier.

The Farmers' State Bank of Wilder, Minn., has just been organized, with E. P. Coleman, F. H. Vail, Charles Malchow, C. B. Cheedle, A. A. Opperud, Frank Hirschman and M. H. Evans as directors.

The Manufacturers' Record says that eighty-five national banks, with $5,700,000 aggregate capital have been organized in the Southern states since January 1st. Of these twenty-four are in Texas and four in Maryland.

The application for authority to organize the First National Bank of Dallas City, Ill., with a capital of $25,000, has been approved. B. F. Black, C. F. Leinbaugh, W. H. Bliss, N. H. Dowd and C. H. Myers are organizers.

Application has been made at the Treasury Department in Washington for the incorporation of the Millcreek Valley National Bank of Lockland, Ohio, to be capitalized at $50,000, subject to an increase of stock to $100,000.

The Merchants' National Bank of Rutland has declared a 50 per cent dividend. Receiver D. D. Muir has received orders from the Controller of the Currency to pay the depositors of the bank 50 per cent of the amount of the deposits.

The Controller of the Currency has given authority to William I. Berryman of Pittsburg, John W. Ailes, C. F. Thompson, S. H. Waddell, W. H. Donner and A. W. Mellon, to organize the National Bank of Donora, Pa., with a capital of $75,000.

The Farmers and Mechanics' National Bank is credited with the largest capital, $2,000,000, and the greatest circulation, $1,255,000, among the Philadelphia national banks. The Fourth Street comes second, with a capital of $1,500,000, and a circulation of $1,037,000.

The Merchants' Bank of Duluth, Minn., will go out of existence. The depositors are being notified to withdraw their accounts. The institution is perfectly solvent, but will be consolidated with the West Duluth Bank. The former was a private institution, with $25,000 capital.

The Cincinnati Trust Company has been organized and the following were the officers elected: President, W. B. Carpenter; vice-president and counsel, Guy W. Mallon; directors, James J. Hooker, O. H. L. Wernicke, Samuel W. Trost of Cincinnati, and E. G. Tillatson and M. J. Mandelbaum of Cleveland.

The Newport News bankers have organized the Newport News Clearing-House Association. George A. Schmelz, of Schmelz Brothers, was elected president; W. B. Vest, of the Citizens' and Marine Bank, general manager, and D. F. Sprankle, of the American Exchange Bank, secretary and treasurer.

An abstract of the reports of the condition June 26th of the twenty-four national baks in North Dakota shows total resources of $7,723,984; loans and discounts amounting to $5,330,032, and cash reserve to $376,769, of which $150,477 was gold. Individual deposits were $4,817,994, and average reserve held was 17.20 per cent.

Bank Examiner Timberlake has issued a statement of the condition of the financial institutions of the state of Maine for the controller of the United States Treasury. The total deposits in the savings banks were $66,132,677 on June 30th, as against $65,672,769 April 28th. In the two months the reserve fund increased over $4,000.

The semi-annual report of the state bank examiner of Wisconsin shows that the increase of deposits in the 127 Wisconsin private banks from January 2d to July 2d was $629,023, and in loans and discounts $466,451. During the same period the increase in deposits in the 137 state banks was $482,271, and in loans and discounts $855,009.

The annual report of the savings banks of New York, just made public, shows that there are now 2,036,017 open accounts, and that the aggregate due to depositors is $858,443,277. The increase in deposits during the year has been $15,853,004, and the number of depositors has been increased by 105,168. The increase in the banks' surplus is $5,240,849.

A summary of the reports of the condition of the state private and savings banks of North Carolina on June 30th shows: state banks, resources, $10,102,385; surplus fund, $380,599; undivided profits, $345,741. Private banks, resources, $1,862,052; surplus fund, $127,915; undivided profits, $43,744. Savings banks resources, $1,980,112; surplus fund, $27,930; undivided profits, $45,579.

The controller of the currency has authorized the First National Bank of Arcadia, Fla., to commence business with a paid-up capital of $30,000. The new bank will absorb the business of the private bankers, King & Chollar. The officers of the National Bank are Ziba King, president; Albert Carlton, vice-president; C. C. Chollar, cashier, and C. J. Carlton, assistant cashier.

The First National Bank of Racine, Wis., has purchased the good will and business of the Union National Bank of Racine. The First National assumes all liabilities. The Union National was incorporated under the national banking laws in 1881. The directors of the consolidated bank are Frank K. Bull, O. W. Johnson, H. E. Smieding, Charles Freeman, H. E. Redman, E. Gillen, C. J. Thiesen, William Baumann and A. P. Starr.

Secretary Hall of the Nebraska State Banking Board has issued a statement showing the condition of state and private banks in Nebraska at the close of business June 30, 1900. Comparison with the last previous report shows an increase of $3,001,146.61 in deposits and a decrease of $2,017,583.78 in loans and discounts. The legal reserve is quoted at 46 per cent, an increase in three months of 13 per cent. Total resources have increased $2,447,425.24.

The Nebraska Bankers' Association has called its annual convention for Tuesday and Wednesday, September 25th and 26th. A large meeting is expected, as the

state association has had no meeting since 1894. For this reason matters of much general interest to bankers will come up. Several successful group systems have been organized in different parts of the state, and the executive committee of this convention has suggested a reorganization of the two systems.

The abstract of the condition of the national banks of Alabama at the close of business on June 26th, as reported to the Controller of the Currency, shows the average reserve to have been 27.91 per cent, against 27.71 per cent on April 26; loans and discounts increase from $8,348,140 to $8,955,943; gold coin from $341,170 to $377,636; total specie decreases from $892,750 to $889,297; lawful money from $1,416,913 to $1,327,174; individual deposits from $11,562,572 to $11,078,164.

Stockholders of the Corn Exchange National Bank of Chicago, at a special meeting, have approved the proposition to absorb the Northwestern and the American National Banks. The only action which it was necessary for the stockholders to take was to pass a resolution authorizing the directors to increase the capital from $1,000,000 to $2,000,000. This additional stock will be given to stockholders of the America and the Northwestern National Banks in exchange for their holdings. A total of 9,600 shares was represented at the meeting out of 10,000 outstanding.

A statement of the condition of the Indiana state banks, as shown by reports made to the auditor of state under date of July 31st, gives the total resources at $22,576,934.42, which is $601,985.42 less than at the time of the report of three months ago. Increases are shown in the surplus funds and unpaid dividends, but the individual deposits are $14,804,153.39, as against $15,272,102.31 in May, showing a big decrease. Time deposits are also greatly decreased since the last report. At that time the banks had individual time deposits amounting to $2,058,950.24, while at the end of July these deposits aggregated $1,973,123.44.

At a meeting of the directors of the Fourth National Bank of Nashville, Tenn., G. W. Pyle, paying teller, was appointed assistant cashier. J. S. McHenry, individual bookkeeper, succeeds Mr. Pyle as paying teller, and D. H. Donnan was advanced to the position of individual bookkeeper. The promotion of Mr. Pyle to the important office of assistant cashier is a just recognition of fidelity and merit, and comes as a well-earned reward of long and faithful service. He brings to the position a thorough knowledge of the details of banking, and will prove a valuable aid to the executive officers of that well-known and successful institution.

The Controller of the Currency has appointed R. D. Garrett temporary receiver of the Somerset National Banking Company, Somerset, Ky.

The bank has been organized only since June 29, 1900, and had an authorized capital of $50,000. It was organized for the purpose of taking over the business of the Somerset Banking Company, but the national bank examiner, with the approval of the controller, having refused to approve the transfer of certain undesirable assets in the state bank to the national bank, in view of the relation of the two institutions, a receivership became necessary for the national bank and the national bank examiner was made temporary receiver.

NEW BOOKLETS.

The Chicago, Milwaukee & St. Paul Railway is issuing a series of booklets regarding points of interest along its lines, and if you are interested in the western country, or contemplating a trip, write GEO. H. HEAFFORD, General Passenger Agent, Chicago, Ill., for the special publication desired, enclosing four cents in stamps for postage for each one.

No. 1. The Pioneer Limited.
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No. 5. The Lake Superior Country.
No. 6. Cape Nome Gold Diggings.
No. 8. Summer Days in the Lake Country
No. 9. Summer Homes, 1900.
No. 11. The Game of Skat.
No. 12. Milwaukee—The Convention City.
No. 13. A Farm in the Timber Country.
No. 14. Stock Raising in the Sunshine State.
No. 15. Hunting and Fishing.

NOTES OF INTEREST TO BANKERS.

WISCONSIN BANKERS' ASSOCIATION.

The seventh annual convention of the Wisconsin Bankers' Association was held at Milwaukee, August 14th and 15th, President F. G. Bigelow in the chair. Among the resolutions adopted were the following:

Resolved, That we approve of the efforts of the tax commission of the state of Wisconsin to equalize taxes in this state.

That the banks of Wisconsin are willing to pay their fair share of taxes which are now as generally admitted comparatively excessive.

That corporations or individuals evading their just share of taxes be called upon to pay an equal share with us.

That we will uphold the hands of the tax commission and will assist it in all honorable ways to bring about a fair adjustment of a most vexing question.

Resolved, That while the popular vote of the state has decided against an amended banking law, we are still of the opinion that its enactment would have been for the best interests of the entire people.

Resolved, That the members of the Wisconsin Bankers' Association feel that the rulings of the Internal Revenue Department, whereby express companies are permitted to engage extensively in banking, while, at the same time, they are relieved from all taxation as bankers, are unjust and oppressive to the banking interests of the country. We therefore instruct the executive council of the organization to earnestly request our Senators and Representatives in Congress to endeavor to so amend the laws that the express companies shall pay the same stamp taxes and license fees which are imposed on banks and bankers.

Resolved, That we heartily approve of the passage by Congress of the Gold Standard Law of March 14, 1900, as a long step in the right direction. It has brought confidence to our people, broadened our prosperity and enabled us to keep pace with the enlightened nations of the earth.

Resolved, That we approve of the action of the New York Clearing House in the matter of the collection of country checks and that a general similar act on the part of all clearing houses of the country will clarify materially and help settle absolutely a much-vexed question.

Officers for the ensuing year were elected as follows:

President, Henry D. Smith, president First National Bank, Appleton, Wis.; vice-president, John Johnston, vice-president Marine National Bank, Milwaukee, Wis.; secretary, Charles E. Arnold, assistant cashier Wisconsin National Bank, Milwaukee, Wis.; treasurer, George H. Utz, cashier First National Bank, Menasha, Wis.

Members of the Executive Council for three years—William Bigelow, first vice-president First National Bank, Milwaukee; John P. Murphy, vice-president Milwaukee National Bank, Milwaukee; L. N. Taintor, Menominee, Wis.

Honorary Vice-Presidents—First district, C. M. Blackman, president First National Bank, Whitewater; second district, Theodore P. Hemmey, cashier Citizens' Bank, Juneau; third district, Geo. T. Morse, president Citizens' Bank, Reedsburg; fourth district, C. C. Schmidt, cashier Second National Bank, Milwaukee; fifth district, E. Frankenberg & Son, West Bend; sixth district, C. A. Galloway, president Fond du Lac National Bank; seventh district, Joseph Boschert, cashier German-American Bank, La Crosse; eighth district, G. Edward McDill, cashier Citizens' National Bank, Stevens Point; ninth district, C. L. Alverson, cashier State Bank of Medford, Medford, Wis.; tenth district, W. H. Slack, president Northwestern National Bank, West Superior.

TRUST COMPANY PROFITS.

The semi-annual publication of the profits of the trust companies never fails to arouse interest. It is regarded as marvelous that they can make so much. For the half year ended June 30th the profits of the Central Trust Company were 58 per cent, or within 2 per cent of the year's dividend. The Farmers' Loan & Trust Company earned 43 per cent, or 13 per cent more than its year's dividend. The

United States Trust Company for the same time earned 39 per cent, against an annual dividend of 50 per cent, and various other companies earned an amount ranging from 15 per cent to 34 per cent.

"The secret of these large profits is that the companies are well paid for the work which they do and that they are comparatively unhampered by government restrictions, hence are able to employ their resources to the fullest extent," says the Wall Street Journal.

"Take, for instance, the aggregate deposits of the New York trust companies July 1, 1900, they amounted to $640,837,-145. As security for these deposits the companies held on the same date cash on hand and on deposit with banks $131,-888,581. This gave the companies whatever profits they were able to derive from the employment of deposits amounting to $508,948,564.

"But this was not all. The cash of $131,888,581 was also for the most part profitably employed. It was not held as a reserve in the sense in which one-fourth of deposits is held by national banks as a reserve. The cash of the trust companies is not in any large sense cash at all, but is represented by a bank credit.

"The deposits of the trust companies form part of the deposits of the banks. Of the $131,888,581 reported by the trust companies July 1, 1900, as cash and deposits by far the greater part was drawing interest in the banks for the benefit of the trust companies. At the same time, 75 per cent of the so-called reserves themselves were being loaned by the banks."

ASK REFORMS IN TAXATION.

The following resolutions were submitted by the committee and adopted at the Wisconsin Bankers' Association meeting:

Resolved, That we approve of the efforts of the tax commission of the state of Wisconsin to equalize taxes in this state; that the banks of Wisconsin are willing to pay their fair share of the taxes which are now, as generally admitted, comparatively excessive; that corporations or individuals evading their just share of taxes be called upon to pay an equal share with us; that we will uphold the hands of the tax commission and will assist it in all honorable ways to bring about a fair adjustment of a most vexing question.

Resolved, That while the popular vote of the state has decided against an amended banking law, we are still of the opinion that its enactment would have been for the best interests of the entire people.

Resolved, That the stability of banking laws being desirable, rather than frequent changes, we cannot approve of changing the constitution of the state permitting the legislature alone to alter the same.

Resolved, That the members of the Wisconsin Bankers' Association feel that the rulings of the internal revenue department whereby express companies are permitted to engage extensively in banking, while at the same time they are released from all taxation as bankers, are unjust and oppressive to the banking interests of the country. We therefore instruct the executive council of this organization to earnestly request our senators and representatives in congress to endeavor to so amend the laws that the express companies shall pay the same stamp taxes and license fees which are imposed on banks and bankers.

Resolved, That we heartily approve of the passage by congress of the gold standard law of March 14, 1900, as a long step in the right direction. It has brought confidence to our people, broadened our prosperity and enabled us to keep pace with the enlightened nations of earth.

GOOD NATIONAL BANK SHOWING.

In a summary of the condition of all the national banks in the United States at the close of business June 29, 1900, the aggregate assets of the banks are shown to be $4,944,965,623, the highest ever reached in the history of the national system. The largest amount previously reported was on June 30, 1899, since which date there has been an increase of $235,-331,719.

The number of banks reporting to the Controller on June 30, 1899, was 3,583, as against 3,732 on June 29th last, showing an increase of 149 banks since the former date. The increase in assets is shown to be in loans and discounts, the increase being about one-half of the total amount, the remainder consisting of United States bonds and cash held by the banks.

The abstract shows an increase in the circulating medium of $65,944,635. The circulation is now shown to be $265,303,-018, as against $199,358,382 one year ago.

The reserve held by the banks on June 30, 1899, was 29.75 per cent, and the reserve held on June 29, 1900, was 29.18, showing a strong cash resource continuously held by the banks against their deposits during the past year.

A geographical division of the new banks organized shows that in the New England states there was one, in the Eastern states nineteen, in the Southern states sixteen, in the Middle states twenty-nine, in the Western states thirty-three, and in the Pacific states three.

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COINAGE DURING JULY.

Coinage executed at the mints of the United States during the month of July, 1900, was as follows:

Denomination.	Pieces.	Value.
Double eagle.....	327,000	$6,540,000.00
Standard dollars..	630,000	630,000.00
Half dollars.....	1,484,000	742,000.00
Quarter dollars....	820,000	205,000.00
Dimes	2,508,270	250,827.00
Total silver	5,442,270	1,827,827.00
One cent pieces....	3,660,000	36,600.00
Total coinage ...	9,429,270	8,404,427.00

TO THE WHITE MOUNTAINS AND THE SEA.

There is no finer summer trip than that offered by the Michigan Central, "The Niagara Falls Route," on its Portland buffet sleeping car, leaving Chicago 11.30 p. m., except Friday, stopping at Niagara Falls and running through the northern Adirondacks, the Green Mountains, and the heart of the White Mountains by daylight, reaching Portland, Me., the second evening. For information regarding this and other tours, including the Thousand Islands, the Adirondacks, Saratoga, Berkshire Hills, Boston, Hudson River, New York, and the seashore, send six cents postage for a copy of "A Summer Note Book," to Michigan Central Tourist Bureau, 119 Adams Street, Chicago.

NEW BANKING INTELLIGENCE.

The following information has been received since the July, 1900, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alaska	Nome	First Bank of Nome †	A. Allardyce, *Cash.*		
Illinois	▲Carlyle (Clinton.)	First National Bank	F. Schlafly A. Schlafly	$ 40,000	Western Nat. Bk., N. Y.; Nat.Bk.Com.,St.Louis.
Indiana	Medora* (Jackson.)	Medora State Bank §	J. P. McMillan J. D. Durment.	30,000	
Indian Territory	Chickasha (Chickasaw.)	Citizens National Bank	B. P. Smith C. T. Erwin.	50,000	Hanover Nat. Bk., N. Y.; Nat.Bk.Com.,St.Louis.
Iowa	Brighton (Washington.)	National Bk. of Brighton	M. C. Terry Frank R. Sage.	25,000	
"	Brooks* (Adams.)	Bank of Brooks †	G. W. Blazer C. E. Peregrine.	10,000	
"	Randolph (Fremont.)	Commercial Bank †	F. Hinsdell, *V-Pres* J. D. Briggs.		Nat. Bk. Republic, Chi.
"	Ruthven (Palo Alto.)	First National Bank	M. L. Brown J. H. Thatcher.	25,000	Metrop. Nat. Bk., Chi.; Citiz. N.B.,DesMoines.
Kansas	Hoisington* (Barton.)	Barton County State Bk §	M. C. Elmore J. H. Hartman.	10,000	Nat. Bank of Commerce, Kansas City.
"	Reading* (Lyon.)	Reading State Bank §	C. C. Patton F. M. Nelson.	12,000	Western N. B., N. Y.; N. B. Com., Kan. City.
Maryland	Stockton* (Worcester.)	Stockton Bank †	(Powell & Taylor) E. H. Taylor.		Com'l & Sav. Bk., Snow Hill, Md.
Minnesota	Wilder (Jackson.)	Farmers State Bank §	M. H. Evans F. H. Vail.	10,000	Metrop. N. Bk., Chicago; St. Anthony Falls Bk., Minneapolis.
"	Westbrook* (Cottonwood.)	State Bk. of Westbrook §	J. W. Benson J. A. Pearson.	25,000	Chase N. B., N. Y.; First N. B., St. Paul.
Missouri	Oran* (Scott.)	Bank of Oran §	W.H.Stubblefield,Jr C. M. Wylie.	15,000	Am. Ex. Bk., St. Louis.
Nebraska	Murray* (Cass.)	Murray State Bank §	E. B. Finney R. E. Finney.	5,000	Chase Nat. Bk., N. Y.; Omaha Nat. Bk., Oma.
North Carolina	Kings Mountain (Cleveland.)	Kings Mountain Bank †	F. Dilling L. R. Hagood.	5,000	Mercantile N. Bk., N. Y.; 1st N.B.,Gastonia,N.C.
Ohio	Grand Rapids* (Wood.)	Grand Rapids Bkg. Co. §	R. A. Housley A. Thurston.	25,000	
Pennsylvania	Oil City (Venango.)	Lamberton Nat. Bank §	R. G. Lamberton C. M. Lamberton.	100,000	Seab. Nat. Bk., N. Y.; 4th Nat. Bk., Phil.
South Carolina	Latta* (Marion.)	Merchants & Farmers Bank §	Austin Manning, *Cashier.*		(*Branch of Marion,South Carolina.*)
South Dakota	Selby* (Walworth.)	Farmers & Merchants Bank †	(*Balch & Smith*)	10,000	State Bank of Chicago; Nat. Bk. Com.,Minpls.
"	Selby* (Walworth.)	Walworth County State Bank §	L. W. Moody B. A. Amy.	15,000	Metrop. N. Bk., Chicago; AberdeenN.B.,Aberd'n
Texas	Aspermont.* (Stonewall.)	Aspermont Bank †	(*Harvey & Holcomb*)	5,000	Am. N. B., Dallas; First N. B., Stamford.
West Virginia	▲Hinton (Summers.)	First National Bank	Azel Ford W. M. Puckett.	50,000	Chase N. B., N. Y.; Mer. N. B., Richmond.
Wisconsin	Omro (Winnebago.)	First National Bank	P. A. Wheeler W. P. Wheeler.	25,000	Bankers N.B., Chi., Wis. N. B. Mil.
Wyoming	Encampment* (Carbon.)	Copper State Bank §	W. C. Henry Samuel R. Neel.	10,000	Cont. N. B., Chi.; N. B. Com., Denver.

* New Banking Point.

BANKS REPORTED DISCONTINUED

Since the July, 1900, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
Illinois	▲Carlyle Clinton	State Bank of Carlyle §	Reorganized.
Iowa	Ruthven Palo Alto	Iowa Savings Bank §	Reorganized.
Pennsylvania	Oil City Venango	Lamberton Bank †	Reorganized.
West Virginia	▲Hinton Summers	Bank of Hinton §	Reorganized.
Wisconsin	Omro Winnebago	Bank of Omro §	Reorganized.

ANNOUNCEMENT OF NEW BOOKS

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This is a realistic story of the present day—a story of New York and Chicago, portraying, in its pages of unwavering interest, the characteristics of some fascinating people whose acts upon the stage of life have been deemed worthy the novelist's pen. Therein is chronicled the undoing of a dreamer, whose awakening to the stern realities of human existence is brought out in a most clever manner.

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The tale is of the South, and has all the richness of the scenes into which it is thrown.—*Albany Times-Union.*

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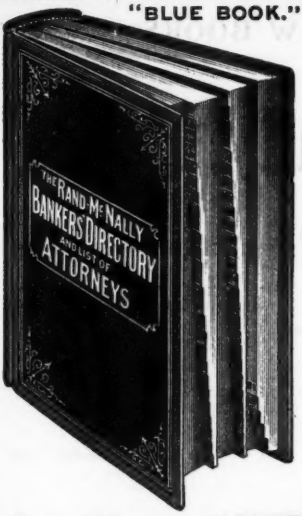

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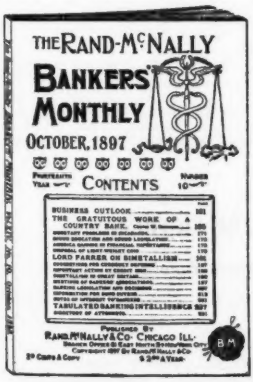
Over 15 pages of CITY MAPS, (11x14), comprising the principal cities in the United States.

Over 65 pages wherein are listed in alphabetical order, the DIRECTORS of National, State and Savings Banks, and the leading Trust Companies in all the principal cities of the United States and Canada.

Over 15 pages of general and useful Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement.—A Revised List of Foreign Banks and Bankers; also a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

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BETWEEN THE ISSUES OF THE

BANKERS' DIRECTORY "BLUE BOOK," IN JANUARY AND JULY,

The BANKERS' MONTHLY lists each Month, all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

REPRESENTATIVE ATTORNEYS
IN THE
United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	J. G. Cowan.
Albertville*•† ....Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
▲Anniston*•†.....Calhoun	WILLETT & BROTHERS. Refer to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville* .....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•†.....Etowah	See Gadsden.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	LEONIDAS C. DICKEY. Refer to Jefferson County Savings Bank, or any bank in Birmingham.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	M. A. RABB.
Bridgeport*•†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*•†.....Bibb	W. W. Lavender.
Citronelle*•† .....Mobile	See Mobile.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•† .....Henry	B. F. REID.
▲Columbiana*•† .....Shelby	Brown & Leeper.
Courtland*•† ...Lawrence	See Moulton.
▲Cullman*•†.....Cullman	George H. Parker.
▲Dadeville*•†...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*•† .....Morgan	C. C. HARRIS.
Demopolis*•† ...Marengo	GESNER WILLIAMS.
Dothan*•† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Merrill & Bridges.
▲Elba*•† .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	W. T. McElroy.
Enterprise*•†.....Coffee	See Elba.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•†.....Greene	McQueen & Harwood.
▲Evergreen*•†....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†...Lauderdale	SIMPSON & JONES.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ...Cleburne	R. L. Blackmarr.
▲Gadsden*•† .....Etowah	DORTCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† ....Madison	ROBERT E. SPRAGINS.
Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† .....Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† ....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercromble.
New Decatur*•† ..Morgan	J. C. Eyster.
▲Oneonto*•† .....Blount	G. W. Darden.
▲Opelika*•† .....Lee	SAMFORD & SON.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† ..... Autauga	C. E. O. TIMMERMAN.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*•†....Franklin	W. H. KEY.
▲Scottsboro*•†....Jackson	J. E. Brown.
▲Scale*•†.....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†..... Colbert	R. H. Wilhoyte.
▲St. Stephens*.Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•†....Talladega	WHITSON & GRAHAM.
Thomasville*•†.... Clarke	Norman Gunn.
▲Troy*•†..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•†.....Colbert	Isaac Orme.
▲Tuskegee*•† ..... Macon	W. F. Foster.
▲UnionSprings*•†.Bullock	JINKS & COPE.
Uniontown*•† ..... Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	R. S. Pate.
▲Wetumpka*•†..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•.....	Lyons & Lyons.
Nome	James Keffer.
▲Sitka*•.....	BURTON E. BENNETT.
Skagway•.....	Church & Day.

ARIZONA.

Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•†.....Navajo	C. O. Anderson.
Jerome*•† ..... Yawapai	HEYWARD M. GIBBES.
▲Kingman*•†.....Mohave	J. M. Brown.
Mesa*•†..... Maricopa	George W. Woy.
▲Nogales*•†....Santa Cruz	E. Williams.
¶▲Phœnix*•†.....Maricopa	L. H. CHALMERS.
▲Prescott*•† .....Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns*.....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•†.... Cochise	Charles S. Clarke.
▲Tucson*•†..... Pima	OWEN T. ROUSE.
Williams*•†.... Coconino	C. P. Silvernail.
▲Yuma*•†..... Yuma	PETER T. ROBERTSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*† ...Desha	F. M. Rogers.
Atkins*† ..... Pope	Wilson & Brooks.
▲Augusta*† ..... Woodruff	Stanley & Andrews.
▲Batesville*† . Indep'dence	JAMES W. BUTLER.
Beebe*† ..... White	Moore & Moore.
▲Benton*† ..... Saline	J. W. Westbrook.
▲Bentonville*† ..... Benton	J. A. Rice.
▲Berryville*† ..... Carroll	Fancher & Fancher.
Blackrock*† ...Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*† ..... Monroe	C. F. Greenlee.
▲Camden*† ..... Ouachita	SMEAD & POWELL.
▲Centerpoint* ..... Howard	W. D. Lee.
▲Charleston*† ..... Franklin	T. A. Pettigrew.
▲Clarendon*† ..... Monroe	A. S. BAYNE.
▲Clarksville*† ... Johnson	McKennon & Patterson.
▲Clinton* ..... Van Buren	S. W. Simpson.
▲Conway*† ..... Faulkner	S. FRAUENTHAL.
▲Corning*† ..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville* ..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*† ..... Sevier	Collins & Lake.
▲Desarc* ..... Prairie	Roberts & Willeford.
▲Devall Bluff*● ..... Prairie	McClintock & Langford.
▲DeWitt*† ..... Arkansas	Gibson & Park.
▲El Dorado*† ..... Union	E. O. MAHONY.
England*† ..... Lonoke	N. E. Johnson.
▲Eureka Springs*† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* ..... Sharp	Davidson & Meeks.
▲Fayetteville*† . Wash'ton	WALKER & WALKER.
Fordyce*† ..... Dallas	R. C. Fuller.
▲Forrest City*† St. Francis	NORTON & PREWETT.
▲Fort Smith*† .. Sebastian	T. W. M. BOONE.
Gravette*† ..... Benton	W. H. Austin.
▲Greenwood*† .. Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton* ..... Calhoun	C. L. Poole.
▲Hardy*† ..... Sharp	C. D. Foster.
▲Harrisburg*† ..... Poinsett	J. J. Mardis.
▲Harrison*● ..... Boone	Crump & Crump.
Hazen*† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*† ..... Phillips	QUARLES & MOORE.
Hope*† ..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*† ... Garland	WOOD & HENDERSON.
▲Huntsville* ..... Madison	W. T. Brooks.
Imboden*† ..... Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*† .. Craighead	J. C. HAWTHORNE.
Junction*† ..... Union	E. O. Mohoney.
Kingsland*† ... Cleveland	See Rison.
▲Lake City* ..... Craighead	T. H. CARAWAY.
▲Lake Village* ..... Chicot	R. M. Gains.
¶▲Little Rock*† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*† ..... Lonoke	GEORGE SIBLY.
Luxora* ..... Mississippi	J. W. Falkner.
▲Magnolia*† .... Columbia	Stevens & Stevens.
▲Malvern*† ... Hot Springs	M. M. DUFFIE.
Mammoth Sp'ga*† F'nlton	C. E. Elmore.
▲Marianna*† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*† ..... Crittenden	R. F. Crittenden.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*† ..... Polk	McPhetridge & Johnson.
▲Monticello*† ..... Drew	Wells & Williamson.
▲Morrilton*† ..... Conway	C. ARMSTRONG.
▲Mountain Home* .. Baxter	M. N. Dyer & Son.
▲Mountainview* ..... Stone	B. F. Williamson.
▲Mount Ida* . Montgomery	G. Witt.
▲Murfreesboro* ..... Pike	J. C. Pinnix.
Nashville*† ..... Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*† ..... Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*† ..... Franklin	W. W. Mansfield.
▲Paragould*† ..... Greene	JOHNSON & LUNA.
▲Paris* ..... Logan	Anthony Hall.
▲Perry* ..... Perry	James A. Vance.
▲Piggott*† ..... Clay	L. Hunter.
▲Pine Bluff*† .... Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas* ... Randolph	Witt & Schonover.
▲Powhatan* ..... Lawrence	L. B. Poindexter.
▲Prescott*† ..... Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*† ..... Clay	See Piggott.
▲Richmond* ... Little River	J. C. Head.
▲Rison*† ..... Cleveland	W. J. Stanfield.
Rogers*† ..... Benton	W. C. ROBERTS.
▲Russellville*† ..... Pope	J. T. BULLOCK.
▲Salem* ..... Fulton	Charles A. Phillips.
▲Searcy*† ..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*† . Benton	T. G. Williams.
Springdale*† Washington	J. L. Long.
▲Star City* ..... Lincoln	H. R. Lucas.
Stuttgart*† ..... Arkansas	Edward Pettit.
▲Texarkana*† ..... Miller	See Texarkana, Texas.
▲Van Buren*† .. Crawford	JESSE TURNER.
▲Vanndale*† ..... Cross	O. N. Killough.
▲Varner*† ..... Lincoln	G. H. Joslyn.
Waldo*† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*† . Lawr'ce	Phillips & Beakley.
▲Warren*† ..... Bradley	W. R. Quinney.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*† ..... Alameda	E. K. TAYLOR.
Alhambra*● .. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*† ..... Orange	Richard Melrose.
Antioch*† .. Contra Costa	Hartley & Abbott.
Arcata*● ..... Humboldt	George W. Hopkins.
▲Auburn*† ..... Placer	J. M. FULWEILER.
Azusa*† ..... Los Angeles	W. H. Davies.
▲Bakersfield*† ..... Kern	T. M. McNAMARA.
Benicia*† ..... Solano	C. P. Stevens.
Berkeley*† ..... Alameda	W. N. WASTE.
Biggs*† ..... Butte	F. F. Carnduff.
Bodie*● ..... Mono	See Bridgeport.
▲Bridgeport* ..... Mono	J. E. Goodall.
Calistoga*† ..... Napa	See Napa.
Cambria*† .... San Luis Ob.	B. H. Franklin.
Campbell*† .. Santa Clara	See San Jose.
Cayucos*† .... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*† ..... Butte	F. C. LUSK.
Cloverdale*† .... Sonoma	H. H. McKoon.
Colton*† . San Bernardino	Thomas D. Hamilton
▲Colusa*† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*† .... Los Angeles	See Los Angeles.
▲Crescent City*● . Del Norte	Childs & Hart.
Dixon*† ..... Solano	A. Manning.
Downey*† ... Los Angeles	J. H. Ardis.
▲Downieville*† .... Sierra	F. R. WEHE.
Dutchflat*† ..... Placer	W. P. Snowden.
Elsinore*† ..... Riverside	Collier & Evans.
Escondido*† .. San Diego	R. R. Beavers.
▲Eureka*† ..... Humboldt	J. N. GILLETT.
▲Fairfield*† ..... Solano	Coghlan & Harvey.
Fallbrook*† ... San Diego	See San Diego.
Ferndale*† .... Humboldt	James Smith.
Folsom*† ... Sacramento	See Sacramento.
Forest*† ..... Sierra	See Nevada City.
Foresthill*† ..... Placer	See Auburn.
Fort Bragg*† Mendocino	See Ukiah.
Fort Jones*† ... Siskiyou	L. A. Reynolds.
▲Fresno*† ..... Fresno	F. E. COOK.
Fullerton*† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*† .... Santa Clara	J. C. Zuck.
Gonzales*† .... Monterey	S. W. Mack.
Grass Valley*† .... Nevada	C. W. KITTS.
Gridley*† ..... Butte	R. C. Long.
Guadalupe*† . Santa Barb.	See Santa Maria.
▲Hanford*† ..... Kings	J. W. Hudson.
Haywards*† .... Alameda	J. A. Collins.
Healdsburg*† .... Sonoma	J. W. Rose.
Hemet*† ..... Riverside	P. C. Little.
▲Hollister*† ... San Benito	BRIGGS & HUDNER.
Hueneme*† ..... Ventura	T. H. Merry.
▲Independence*† .... Inyo	P. H. Mack.
Ione*† ..... Amador	See Jackson.
▲Jackson*† ..... Amador	J. W. Caldwell.
▲Lakeport*● ..... Lake	T. B. Bond.
Lemoore*† ..... Kings	W. D. Maddin.
Livermore*† .... Alameda	G. W. Langan.
Lodi*† ..... San Joaquin	W. C. Green.
Lompoc*● . Santa Barbara	Fox & Sheridan.
Longbeach*† .. Los Ang's	E. C. Denio.
▲Los Angeles*† . Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	DYER & POTTER. Reference: Citizens Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*† . Santa Clara	W. M. Beggs.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Madera*†.....Madera	Francis A. Fee.
▲Mariposa*†.....Mariposa	J. W. Congdon.
▲Markleeville*.....Alpine	See Placerville.
▲Martinez*† Contra Costa	W. S. Tinning.
▲Marysville*†..... Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	M. J. Byrnes.
▲Merced*†.....Merced	T. C. LAW.
▲Modesto*†.....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*†.....Monterey	S. F. Gell.
▲Napa*†.....Napa	JOHN T. YORK.
National City*† San D'go	Hammack & Jerauld.
▲Nevada City*† ...Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*†.....Stanislaus	See Modesto.
▲Oakland*†.....Alameda	EDWARD A. HOLMAN. Refers to California Bank.
Oceanside*†...San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Joliffe.
Orange*†..... Orange	See Santa Ana.
Orland*†.....Glenn	See Willows.
▲Oroville*†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*†Monterey	E. C. Smith.
Paloalto*†...Santa Clara	Joseph Hutchinson.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*†† San L. Ob.	G. & A. Webster.
Petaluma*†.....Sonoma	HASKELL & DENNY.
▲Placerville*†...El Dorado	Irwin & Irwin.
Pleasanton*†... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Portersville*†..... Tulare	L. F. Boller.
▲Quincy*†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Redbluff*†.....Tehama	JOHNSON & CHASE.
▲Redding*†.....Shasta	WATSON & BUSH.
Redlands*†San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'nM'teo	George C. Ross.
▲Riverside*†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*†..Sacra'o	L. T. HATFIELD.
▲Salinas*† .....Monterey	G. A. Daugherty.
▲San Andreas*†.Calaveras	F. J. Solinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†...San Diego	A. C. MOUSER. General law practice. Collections.
" ..... "	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	DORN & DORN, Chronicle Bldg. Resident counsel for Chemical National Bank of New York.
" ..... "	H. C. SCHAERTZER, 550 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
San Jacinto*†. Riverside	T. T. Porteous.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†..Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†..San Mateo	C. N. Kirkbride.
San Miguel*†..S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*†.....Marin	HEPBURN WILKINS.
▲Santa Ana*†.....Orange	E. E. Keech.
▲Santa Barbara*†S'nta B'a	B. F. THOMAS.
Santa Clara*†Santa Clara	D. Henderson.
▲Santa Cruz*† Santa Cruz	WILLIAM T. JETER.
Santa Maria*†Santa Bar'a	T. R. Finley.
Santa Monica*†Los Ang's	Tanner & Taft.
Santa Paula*† ...Ventura	See Ventura.
▲Santa Rosa*†.....Sonoma	J. R. LEPPO.
Sebastopol*•.....Sonoma	James A. Stidger & Son.
Selma*†.....Fresno	E. E. Shepard.
Sonoma*†..... Sonoma	R. R. Poppe.
▲Sonora*†..... Tuolumne	F. W. STREET.
So. Riverside†.. Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*†.....Solano	George A. Lamont.
▲Susanville*† .....Lassen	Goodwin & Goodwin.
Sutter Creek*†..Amador	See Jackson.
Tehachapi*†.....Kern	See Bakersfield.
Templeton*†..S. Luis Ob.	See Paso Robles.
Tomales*† .....Marin	Fred Woodworth.
Truckee*† ..... Nevada	C. F. McGlashan.
Tulare*† ..... Tulare	DAVIS & ALLEN.
Tustin*† ..... Orange	See Santa Ana.
▲Ukiah*† .....Mendocino	J. A. Cooper.
Vacaville*†..... Solano	R. Barcar.
Vallejo*†..... Solano	L. G. HARRIER.
Valleyford*†.....Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	Blackstock & Ewing.
▲Visalia*† .....Tulare	MILLER & HANNAH.
Watsonville*† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .... Trinity	James W. Bartlett.
Wheatland*†..... Yuba	R. T. Manwell.
Whittier*†..Los Angeles	WM. M. HIATT.
Williams*†.....Colusa	See Colusa.
▲Willow*†.....Glenn	Frank Moody.
Winters*†..... Yolo	Philip Bruton.
▲Woodland*†..... Yolo	ARTHUR C. HUSTON.
▲Yreka*†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*†.... Washington	August Muntzing.
Alamosa*†..... Conejos	W. E. Cox.
Alma*†.....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*†.....Pitkin	R. G. WITHERS.
Berthoud*†† .....Larimer	See Fort Collins.
▲Boulder*†..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*†.....Arapahoe	W. G. Lovelace.
Brush*†.....Morgan	See Fort Morgan.
▲Buenavista*†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*†.Kit Carson	See Denver.
▲Canon City*†...Fremont	WALDO & DAWSON.
Carbondale*†... Garfield	See Glenwood Springs.
▲Castlerock*†.... Douglas	A. G. Webster.
▲Central City*†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†El Paso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*†.....Mineral	A. L. MOSES.
CrestedButte*†Gunnison	Metzler Bros.
▲Cripplecreek*†....Teller	J. MAURICE FINN.
▲Del Norte*†..Rio Grande	George F. Wilson.
▲Delta*†..... .....Delta	A. R. King.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Equitable Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R. R.
Dolores*†... Montezuma	See Cortez.
▲Durango*†.....La Plata	O. S. Galbreath.
Eaton*†.....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*†.. .....Park	CHARLES A. WILKIN.
Florence*†..... .Fremont	JOHNSON & KILLIAN.
▲Fort Collins*†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	E. E. Williams.
Fowler*†..... Otero	See La Junta.
Garrison*†.....Costilla	See Alamosa.
▲Georgetown*†Cl'r Creek	J. S. WHITE.
Gilett*†..... .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*†Garf'ld	E. T. TAYLOR.
▲Golden*†.....Jefferson	W. A. Dier.
Granada*†..... .....Prowers	W. O. Merrill.
▲Grand Junction*†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*†..... .....Weld	H. N. HAYNES.
▲Gunnison*†.....Gunnison	DEXTER T. SAPP.
Holly*† .....Prowers	J. S. McMurtry.
▲Holyoke*†.....Phillips	J. S. Bennett.
Hooper*†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*†.... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*†.. Sedgwick	E. D. Hamilton.
▲Kiowa*..... .....Elbert	See Denver.
▲Lajunta*†..... .....Otero	W. R. GIBSON.
▲Lake City*†.....Hinsdale	Brown & Nourse.
▲Lamar*† .....Prowers	C. C. Goodale.
▲Las Animas*†.....Bent	A. M. Lambright.
▲Leadville*†† ....Lake	WILLIAM H. NASH.
Littleton*†† .....Arapahoe	See Denver.
Longmont*†.....Boulder	H. M. MINOR.
Loveland*†.....Larimer	Lyman Porter.
Mancos*†.....Montezuma	See Cortez.
Manzanola*†.....Otero	Horace B. Dye.
▲Meeker*† .....Rio Blanco	J. L. Gray.
Monte Vista*†Rio Grande	Jesse Stephenson.
▲Montrose*†...Montrose	S. S. Sherman.
New Windsor*†.....Weld	Geo. J. Rowne.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Ouray*●	STORY & STORY.
Pitkin*●	See Gunnison
▲Pueblo*●	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*●	A. R. Brown.
▲Rico*●	JOHN KNOWLES.
Ridgway*●	See Ouray.
Rifle*●	See Glenwood Springs.
Rockyford*●	R. S. Beall.
▲Saguache*	W. E. Cox.
Salida*●	A. R. MILLER.
▲San Luis*	See Alamosa.
▲Sheridan Lake*●	J. S. Booher.
▲Silvercliff*●	John T. McNeeley.
▲Silverton*●	EDGAR BUCHANAN.
▲Springfield*●	See Trinidad.
Steamboat Spr.*	J. R. Harding.
▲Sterling*●	SMITH A. BURKE.
Stockyards	F. C. Goudy.
▲Sulphur Springs*	J. N. Pettingill.
▲Telluride*●	L. C. KINIKIN.
▲Trinidad*●	A. C. McCHESNEY.
Victor*●	C. E. BRADY.
▲Walsenburg*●	P. W. Sweeney.
Westcliffe*	J. G. Schweigert.
Windsor†	See Greeley.
Wray*●	See Akron.
▲Yuma*●	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*●	M. P. Yoemans.
Ansonia*●	See Derby.
Berlin*●	See New Britain.
Bethel*●	See Danbury.
Bloomfield*●	See Hartford.
Branford*●	Harry W. Doolittle.
▲Bridgeport*●	HOLLISTER & KELSEY. Refer to any bank in Bridgeport.
Bristol*●	JOHN WINSLOW.
Brookfield*●	See Danbury.
Brooklyn*●	See Danielson.
Bucklands	See Hartford.
Canaan*●	J. H. Roraback.
Canton●	See Hartford.
Central Village*●	See Danielson.
Chester*●	Willcox & Tyler.
Clinton*●	Charles A. Pelton.
Colchester*●	E. S. Day.
Collinsville*●	Oliver Case.
Cornwall*	See Litchfield.
Cromwell*●	See Middletown.
▲Danbury*●	TWEEDY, SCOTT & WHITTLESEY.
Danielson*●	ARTHUR G. BILL.
Deepriver*●	R. W. Tyler.
Derby*●	WOOSTER, WILLIAMS & GAGER.
Durham*	See Middletown.
East Haddam*†	Julius Attwood.
East Hartford*●	See Hartford.
East Lyme*●	See New London.
Elmwood*●	See Hartford.
Enfield*●	J. W. Thompson.
Essex*●	James Phelps & Sons.
Fairfield*●	Bacon Wakeman.
Falls Village*●	See Salisbury.
Farmington*●	See Hartford.
Glastonbury*●	See Hartford.
Granby*●	See Hartford.
Greenwich*●	R. JAY WALSH.
Groton*●	See New London.
Guilford*●	See New Haven.
▲Haddam*●	See Middletown.
¶▲Hartford*●	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
"	SPERRY, McLEAN & BRAINARD, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville*	See Thompsonville.
Higganum*●	G. B. Carlson.
Jewett City*●	See Norwich.
Kensington*●	See Hartford.
Lakeville*●	See Salisbury.
▲Litchfield*●	WOODRUFF & WOODRUFF.
Lyme*●	See New London.
Manchester*●	See South Manchester.
Meriden*●	CORNELIUS J. DANAHER.
▲Middletown*●	WARNER, WILLCOX & TYLER.
Milford*●	George M. Gunn.
Moodus*●	See East Haddam.
Mystic*●	LEMUEL CLIFT.
Naugatuck*●	JOHN M. SWEENEY.
New Britain*●	B. F. Gaffney.
New Canaan*●	See Stamford.
New Hartford*●	F. A. Jewell.
Litchf'ld	
▲New Haven*●	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co.
"	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
"	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*●	ALFRED COIT.
New Hart.	See Hartford.
▲New Milford*●	Frank W. Marsh.
Newtown*●	Charles H. Northrop.
Norfolk*●	R. B. Stoecker
North Haven*●	See New Haven.
North Manchester†	See South Manchester.
Norwalk*●	WARNER & FERRIS.
▲Norwich*●	EDWIN W. HIGGINS. Refers to any bank in Norwich.
Orange*●	See New Haven.
Parkville†	See Hartford.
Plainfield*●	See Putnam.
Plainville*●	See New Britain.
Portland*●	John M. Murdoch.
▲Putnam*●	EDGAR M. WARNER.
Ridgefield*●	See Danbury.
Rockville*●	B. H. BILL.
Roxbury*†	See New Milford.
Salem*	See Norwich.
Salisbury*●	Warner & Lander.
Saybrooke*●	See Deep River.
Seymour*●	Clifford J. Atwater.
Sharon*†	See Litchfield.
Shelton*†	E. L. Staples.
Simsbury*●	See Hartford.
Southington*●	Marcus H. Holcomb.
So. Manchester*●	Charles R. Hathaway.
▲So. Norwalk*●	See Norwalk.
Southport*●	John H. Perry.
South Windsor*●	See Hartford.
Stafford Spr.*●	J. H. Reed.
Stamford*●	BENJAMIN LOCKWOOD.
Stonington*●	H. A. Hull.
Stratford*●	Charles H. Peck.
Suffield*●	Hugh M. Alcorn.
Thomaston*●	F. W. Etheridge.
Thompson*●	Charles E. Searles.
Thompsonville*●	C. H. BRISCOE.
▲Tolland*●	Edwin S. Agard.
Torrington*●	B. E. Higgins.
Unionville*●	George E. Taft.
Vernon*●	See Rockville.
Wallingford*●	Leverett M. Hubbard.
▲Waterbury*●	TERRY & BRONSON.
Watertown*●	Charles G. Root.
West Cornwall*●	L. J. Nickerson.
Westhaven*●	See New Haven.
Westport*	See Bridgeport.
West Winsted*†	See Winsted.
Wethersfield*●	See Hartford.
▲Willimantic*●	GEORGE W. MELONY.
Winchester*	See Winsted.
▲Windham*●	See Willimantic.
Windsor*●	See Hartford.
Windsor Locks*●	J. Warren Johnson.
▲Winsted*●	WILBUR G. MANCHESTER.
Woodbury*†	Huntington & Warner.
Woodstock*	See Putnam.
Yantic*●	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*●	See Dover.
Delaware City*●	T. B. Heisel.
Delmar*●	See Salisbury, Md.
¶▲Dover*●	KENNEY & MAGEE.
▲Georgetown*●	Woodburn Martin.
Harrington*●	See Dover.
Laurel*●	See Georgetown.
Lewes*●	Charles W. Whiley, Jr.
Middletown*●	Martin B. Burris.
Milford*●	W. F. Causey & Son.
Milton*●	Wm. F. Causey.
Newark*●	C. B. Evans.
New Castle*●	JOHN H. RODNEY.
Newport*●	S. T. Townsend, Jr.
Odessa*	See Wilmington.
Seaford*●	See Georgetown.
Smyrna*●	See Dover.
▲Wilmington*●	HUGH G. BROWNE, Bayard Bldg. Attorney for American Surety Co. of New York. Refers to First National Bank.
"	WILLARD SAULSBURY, 909 Market St. Attorney for Union National Bank.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
DISTRICT OF COLUMBIA.	
Anacostia*†.....D. C.	See Washington.
Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*† ..... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	JOHN J. DOLAN, Fendall Bldg. Commercial, corporation, and real estate law. Refers to Riggs National Bank.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.
FLORIDA.	
▲Apalachicola*†.Franklin	H. C. Hicks.
▲Arcadia*†.....De Soto	CHARLES W. FORRESTER.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*†.....Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Bradentown*† .Manatee	J. J. STEWART.
▲Bristol*• .....Liberty	See Tallahassee.
▲Bronson*† .....Levy	E. A. Pinnell.
▲Brooksville*† .Hernando	W. S. Jennings.
Cedar Keys*†.....Levy	E. J Lutterloh.
Cocoa*† .....Brevard	See Titusville.
▲Crawfordville*† .Wakulla	See Tallahassee.
▲Dade City*†.....Pasco	J. A. Hendley.
Daytona*† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*†.....Volusia	Stewart & Bly.
Eustis*†.....Lake	B. S. Weeks.
▲Fernandina*† .....Nassau	H. J. BAKER.
Fort Meade*†.....Polk	W. S. Athens.
▲Gainesville*†....Alachua	FOSTER & JACKSON.
▲Greencove Spgs*† ..Clay	See Jacksonville.
Interlachen*†....Putnam	See Palatka.
▲Inverness*†.....Citrus	I. M. Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† .....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*† ....Osceola	See Orlando.
▲Lake City*†....Columbia	ROBERSON & SMALL.
Lakeland*†.....Polk	P. Tucker.
Leesburg*†.....Lake	Tinnon & McNamee.
Live Oak*†.....Suwannee	B. B. Blackwell.
▲Macclenny*†.....Baker	See Jacksonville.
▲Madison*†.....Madison	C. B. ASHLEY.
▲Marianna*†.....Jackson	Carter Wilson & Boone.
▲Mayo* .....Lafayette	George W. Breare.
Melbourne*† ....Brevard	See Titusville.
▲Miami*† .....Dade	ROBBINS & GRAHAM CO.
▲Milton*†.....Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*†.... Volusia	A. M. Bailey.
▲Orlando*† .....Orange	MASSEY & BAUMGARTEN.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palmbeach*† .....Dade	W. I. Metcalf.
Palmetto*†.....Manatee	See Bradentown.
▲Pensacola*† ....Escambia	BLOUNT & BLOUNT.
" ..... "	WM. FISHER.
▲Perry*.....Taylor	See Madison.
Punta Gorda*† ..De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† .....Orange	T. E. WILSON.
▲Stanton*• .....Marion	See Ocala.
▲Starke*†.....Bradford	J. T. Wills.
▲St. Augustine*†. St. John	W. W. DEWHURST.
St. Petersb'g*†.Hillsboro	A. Macleod.
▲Sumterville*• .....Sumter	A. C. Clark.
¶▲Tallahassee*†..... Leon	R. W. WILLIAMS.
▲Tampa*† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*†.Hillsboro	See Tampa.
▲Tavares*†.....Lake	J. F. Brown.
▲Titusville*† .....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
▲Westville*† .....Holmes	W. T. Bludworth.
GEORGIA.	
▲Abbeville*† .....Wilcox	T. L. Holton.
Acworth*† .....Cobb	J. J. Northcott.
Adairsville*† .....Bartow	See Cartersville.
Adel*†.....Berrien	See Tifton.
▲Albany*† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*† .....Sumter	HOOPER & CRISP.
▲Appling*.....Columbia	See Augusta.
Arlington*†.....Calhoun	W. D. Sneffield.
▲Athens*† .....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† .....Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	GRAY, BROWN & RANDOLPH. General counsel, Fourth National Bank; American Trust & Banking Co.
" ..... "	HAMMOND, SKEEN & LANGLEY, 414-5 English-American Bldg. References: Third National Bank, Atlanta National Bank.
▲Augusta*† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. J. SULLIVAN. Twenty years' practice in Federal and State Courts. References: National Exchange and Union Savings Banks.
▲Bainbridge*† ....Decatur	ALBERT H. RUSSELL.
Barnesville*†.....Pike	S. N. Woodward.
▲Baxley*† .....Appling	J. H. Thomas.
▲Blackshear*† .....Pierce	R. G. Mitchell, Jr.
▲Blairsville*.....4Union	J. A. Butt.
▲Blakely*† .....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*† .....Thomas	See Thomasville.
▲Brunswick*† .....Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*† ....Marion	George P. Monro.
Buford*† .....Gwinnett	J. O. H. Brown.
▲Butler*† .....Taylor	O. M. Colbert.
▲Calhoun*† .....Gordon	F. A. Cantrell.
▲Camilla*† .....Mitchell	S. S. Bennett.
▲Canton*† .....Cherokee	William A. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*† .....Carroll	R. D. Jackson.
▲Cartersville*† ....Bartow	J. M. MOON.
▲Cedartown*† .....Polk	J. A. Blance.
Chipley *† .....Harris	See Greenville.
▲Clarkesville*†Habersh'm	J. C. Edwards.
▲Clayton* .....Rabun	R. E. A. Hamby.
▲Cleveland* .....White	I. L. Oakes.
▲Clinton. .....Jones	W. E. Lester.
▲Clyde .....Bryan	See Savannah.
Cochran*† .....Pulaski	See Hawkinsville.
▲Colquitt*† .....Miller	C. C. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*† .....Madison	See Danielsville.
▲Conyers*† .....Rockdale	John R. Maddox.
Cordele*† .....Dooly	J. G. JONES.
▲Covington*† .....Newton	J. G. Lester.
▲Crawfordville*† .Tal'fe'o	Horace & Carl Holden.
Culloden*† .....Monroe	B. B. McCowen.
▲Cumming* .....Forsyth	H. L. Patterson.
▲Cusseta*†Chattahoochee	C. C. Minter.
▲Cuthbert*† .....Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† .....Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville*.....Madison	D. W. Meadow.
▲Darien*† .....McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† .....Terrell	JAMES G. PARKS.
▲Dawsonville*.....Dawson	J. M. Bishop.
▲Decatur*† .....DeKalb	See Atlanta.
Demorest*†..Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*† ..Douglas	J. H. McLarty.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Dublin*† ..... Laurens	P. L. Wade.
▲Eastman*† ..... Dodge	De Lacy & Bishop.
▲Eatonton*† ..... Putnam	W. B. Wingfield.
▲Elberton*† ..... Elbert	W. D. Tutt.
▲Ellaville*† ..... Schley	A. J. Walters.
▲Ellijay*† ..... Gilmer	J. P. Perry.
▲Fairburn*† .... Campbell	L. S. Roon.
▲Fayetteville*† .. Fayette	W. B. Hollingsworth.
Fitzgerald*† ..... Irwin	L. KENNEDY.
Flovilla*† ..... Butts	B. P. Bailey.
Flowery Branch*† .. Hall	See Gainesville.
▲Forsyth*† ..... Monroe	R. L. Berner.
▲Fort Gaines*† ..... Clay	W. A. Scott.
Fort Valley*† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	W. S. Hubbard.
▲Gainesville*† ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*● .. Quitman	T. L. Guerry.
▲Gibson*† ..... Glascock	E. B. Rogers.
▲Greensboro*† .. Greene	J. B. Park, Jr.
▲Greenville*† Meriwether	H. W. Hill.
▲Griffin*† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*† ..... Harris	B. H. Walton.
Harmony Grove*† Jack'n	R. L. J. Smith.
▲Hartwell*† ..... Hart	A. E. McCurry.
▲Hawkinsville*† .. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*† .... Appling	See Hawkinsville.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*† ..... Liberty	S. B. Brewton.
Hogansville*† ..... Troup	Isaac Jackson.
▲Homer* ..... Banks	See Gainesville.
▲Homerville*† ..... Clinch	R. G. Dickerson.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville* ..... Irwin	T. J. Luke.
▲Isabella* ..... Worth	See Sylvester.
▲Jackson*† ..... Butts	M. P. HALL.
▲Jasper*† ..... Pickens	J. W. Henley.
▲Jefferson*● ..... Jackson	J. C. Turner.
▲Jesup*† ..... Wayne	D. M. Clark.
▲Jonesboro*† ..... Clayton	W. M. Wright.
▲Knoxville*† .... Crawford	R. C. Le Sueur.
▲Lafayette*† ..... Walker	Lumpkin & Shattuck.
▲La Grange*† ..... Troup	LONGLEY & LONGLEY.
Lavonia*† ..... Franklin	See Carnesville.
▲Lawrenceville*† Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*† ..... Lee	Long & Son.
▲Lexington*● .. Oglethorpe	Joel Cloud.
▲Lincolnton* ..... Lincoln	J. E. Strother.
▲Louisville*† .... Jefferson	Phillips & Phillips.
▲Lumpkin*† ..... Stewart	J. T. HARRISON.
▲Macon*† ..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*† ..... Morgan	George & George.
▲Marietta*† ..... Cobb	CLAY & BLAIR.
Marshallville*† .. Macon	See Oglethorpe.
Maysville*† .. Jackson	A. J. Griffin.
▲McDonough*† .. Henry	James F. Wall.
▲McRae*† ..... Telfair	E. D. Graham.
▲Milledgeville*† . Baldwin	D. B. SANFORD.
Millen*† ..... Screven	Josiah Holland.
Molina*† ..... Pike	See Zebulon.
▲Monroe*● ..... Walton	B. S. Walker.
Montezuma*† .... Macon	Greer & Felton.
▲Monticello*† ..... Jasper	J. D. Kilpatrick.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*● ..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*† Montgom'y	Geiger & Peterson.
▲Nashville* ..... Berrien	William D. Buie.
▲Newnan*● ..... Coweta	R. W. FREEMAN.
▲Newton* ..... Baker	A. S. Johnson.
Ocilla*† ..... Irwin	C. H. MARTIN.
▲Oglethorpe*† ..... Macon	Greer & Felton.
Pelham*† ..... Mitchell	See Camilla.
▲Perry*† ..... Houston	W. C. Davis.
Poulan*● ..... Worth	Frank Park.
▲Preston*● ..... Webster	S. R. Stevens.
▲Quitman*† ..... Brooks	J. G. McCall.
▲Reidsville* ..... Tattnall	E. C. COLLINS.
Reynolds*† ..... Taylor	W. E. Steed.
Richland*† ..... Stewart	E. L. Stevens.
▲Ringgold*† ..... Catoosa	J. H. Anderson.
Rochelle*† ..... Wilcox	D. B. Nicholson.
▲Rome*● ..... Floyd	LUMPKIN & BALE.
Rutledge*† ..... Morgan	See Madison.
▲Sandersville*† . Wash'ton	Evans & Evans.
▲Savannah*† .... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*† ..... Coweta	James W. Shell.
Sharon*† ..... Taliaferro	See Washington.
Shellman*† .... Randolph	See Cuthbert.
Social Circle*† .. Walton	T. Spearman.
▲Sparta*† ..... Hancock	W. H. Burwell.
▲Springfield*● .. Effingham	J. H. Hodge.
▲Springplace*† ..... Murray	C. L. Henry.

Town and County.	Name.
▲Statenville*● ..... Echols	See Valdosta.
▲Statesboro*† ..... Bullock	Groover & Johnson.
▲St Mary's*● ..... Camden	See Brunswick.
▲Summerville*● .Chattooga	J. M. Bellah.
▲Swainsboro*● ... Emanuel	H. R. Daniel.
▲Sylvania*● ..... Screven	E. K. Overstreet.
Sylvester*† ..... Worth	J. G. Polhill.
▲Talbotton*† ..... Talbot	J. M. Mathews.
Tallapoosa*† .... Haralson	Head & Head.
Tennille*† .. Washington	John C. Harmon.
▲Thomaston*† ..... Upson	J. A. Cotten.
▲Thomasville*† ... Thomas	J. H. MERRILL.
▲Thomson*† ..... McDuffie	John T. West.
Tifton*† ..... Berrier	John Murrow.
Toccoa*† .... Habersham	GEORGE P. IRWIN.
▲Traders Hill ..... Charlton	See Waycross.
▲Trenton*† ..... Dade	See Chattanooga, Tenn.
Unadilla*† ..... Dooly	J. L. Jones.
▲Valdosta*† ..... Lowndes	A. T. WOODWARD.
▲Vienna*† ..... Dooly	J. H. Woodward & Son.
Villa Rica*† ..... Carroll	J. M. Moor.
▲Warrenton*† ..... Warren	James Whitehead.
▲Washington*● ... Wilkes	COLLEY & SIMS.
▲Watkinsville*● .... Oconee	B. E. Thrasher.
▲Waycross*† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*● .... Burke	Lawson & Scales.
West Point*† ..... Troup	R. A. S. Freeman.
Winder*● ..... Jackson	W. H. Quarterman.
▲Wrightsville*● .. Johnson	A. F. Daley.
▲Zebulon*† ..... Pike	G. D. Dominick.

IDAHO.

Town and County.	Name.
▲Albion* ..... Cassia	J. C. Rogers.
▲Blackfoot*† .... Bingham	F. S. Dietrich.
¶▲Boise*† ..... Ada	J. H. RICHARDS.
▲Caldwell*† ..... Canyon	John C. Rice.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*† . Koot'ai	John B. Goode.
Genesee*† ..... Latah	See Moscow.
Grangeville* ..... Idaho	W. N. Scales.
▲Hailey*† ..... Alturas	TEXAS ANGEL.
▲Idaho City* ..... Boise	Carl Paine.
Idaho Falls*† .. Bingham	N. H. Clark.
Juliaetta*† ..... Latah	See Moscow.
Kendrick*† ..... Latah	George W. Coutts.
▲Lewiston*● ... Nez Perces	E. O'NEILL.
▲Malad City* ..... Oneida	GEO. E. GRAY.
Montpelier*† .. Bear Lake	J. C. Rich.
▲Moscow*† ..... Latah	Forney, Smith & Moore.
▲MountainHome*† Elmore	W. C. Howie.
▲Mt. Idaho* ..... Idaho	W. N. Scales.
Murray* ..... Shoshone	See Wallace.
Nampa*† ..... Canyon	Frank Estabrook.
▲Paris*† ..... Bear Lake	Budge & White.
Payette*† ..... Canyon	Charles B. Coxe.
▲Pocatello*† .... Bannock	EDEN & TERRELL.
▲Rathdrum*† .... Kootenai	Edwin McBee.
▲Salmon* ..... Lemhi	John H. Padgham.
Salubria* .. Washington	O. F. Buse.
▲Shoshone*† ..... Lincoln	Guy C. Barnum.
▲Silver City* ..... Owyhee	Richard Cunningham.
▲St. Anthony* ... Fremont	J. E. COCHRAN.
▲Wallace*† ..... Shoshone	C. W. Beale.
Wardner*† ..... Shoshone	J. E. Gyde.
▲Weiser*† .... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Town and County.	Name.
Abingdon*† ..... Knox	WILLIAM H. BEAVER.
Adair*† ..... McDonough	See Macomb.
Albany*† ..... Whiteside	D. S. Efner.
▲Albion*† ..... Edwards	J. M. Campbell.
▲Aledo*† ..... Mercer	BASSETT, MAIN & BASSETT.
Alexis*† ..... Warren	Thomas R. Squires.
Allerton*† ..... Vermilion	See Danville.
Alpha*† ..... Henry	J. A. Widney.
Altamont*† .. Effingham	F. M. Schilling.
Alton*† ..... Madison	H. S. BAKER.
Altona*† ..... Knox	L. K. Byers.
Amboy*† ..... Lee	W. E. Ives & Son.
Anchor*† ..... McLean	See Bloomington.
Anna*† ..... Union	H. F. BUSSEY.
Annawan*† ..... Henry	W. H. Holzinger.
Antioch*● ..... Lake	J. W. McDonald.
Apple River*† Jo Daviess	J. S. Lamont.
Arcola*† ..... Douglas	Barricklow & Cofer.
Arenzville*† ..... Cass	M. McClure.
Argenta*† ..... Macon	See Decatur.
Armington*† ... Tazewell	See Bloomington.
Armstrong*† . Vermilion	See Potomac.
Arrowsmith*† .. McLean	H. J. Thompson.
Arthur*† ..... Moultrie	M. Watson.
Ashkum*† ..... Iroquois	P. H. Carey.
Ashland*† ..... Cass	S. A. Shortt.
Ashley*† .... Washington	See Nashville.
Ashton*† ..... Lee	See Dixon.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Assumption*† ..Christian	See Pana.
Astoria*† ....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*† .....Menard	See Petersburg.
Atkinson*† .....Henry	See Cambridge.
Atlanta*† .....Logan	F. L. Capps.
Atwood*† .....Piatt	See Tuscola.
Auburn*† ....Sangamon	T. J. Nuckolls.
Augusta*† ..... Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*† .....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*† .....Cook	Frank Robertson.
Barry*† .....Pike	W. L. Klein.
Batavia*† .....Kane	H. N. JONES.
Beardstown*† .....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*† .....St. Clair	TURNER & HOLDER.
Bellflower*† ..... McLean	See Farmer City.
Belvidere*† .....Boone	KUCKER, CARPENTER & APPLETON.
Bement*† .....Piatt	W. G. Cloyd.
Benson*† .....Woodford	See Eureka.
▲Benton*† ..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† .. Henderson	See Oquawka.
Blandinsville*† McDon'h	F. W. Brooks.
▲Bloomington*† ..McLean	E. E. DONNELLY. Represents twenty-seven commercial agencies. Refers to State Nat. Bk.
Blue Island*† .....Cook	BORMAN & McGRATH.
Blue Mound*† .....Macon	P. L. Van Cleve.
Bluffs*† .....Scott	Franklin C. Funk.
Bonegap*† .....Edwards	See Mt. Carmel.
Bowen*† .....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*† .....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Brocton*† .....Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*† ..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*† .....Ford	See Kankakee.
▲Cairo*† .....Alexander	M. J. O'SHEA.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*† .Jackson	See Murphysboro.
Camp Point*† .....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*† ....Jackson	ANDREW S. CALDWELL.
▲Carlinville*† ...Macoupin	RINAKER & RINAKER.
▲Carlyle*† .....Clinton	M. P. Murray.
Carlock*† ..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*† ...Saline	H. N. Finney.
▲Carrollton*† .....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† ..... Hancock	D. MACK & SON.
Casey*† .....Clark	N. L. SCRANTON & SONS.
Cedarville*† .. Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*† .....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandierville*† .....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*† .Macoupin	See Carlinville.
▲Chicago*† ..... Cook	CHARLES ALLING, 706 Tacoma Bldg. Commercial and probate law. Reference: Northern Trust Co. Chicago.
" ..... "	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	FLOWER, SMITH & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	JONES & ADDINGTON, 100 Washington St. References: America National Bank, Royal Trust Co., American Cereal Co.
" ..... "	LOEB & ADLER, Chamber of Commerce Bldg. Commercial, corporation, and real estate law. Refer to State Bank, and Title Guarantee & Trust Co.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PEARSON & STOOKEY, Metropolitan Block. Commercial and general law. Reference: Chicago Title & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
Chicago Heights*† .Cook	See Chicago.
Chillicothe*† .....Peoria	H. C. Pettett.
Chrisman*† .....Edgar	See Paris.
Cisco*† ....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City*† .....Clay	F. M. Chaffin.
Clayton*† .....Adams	J. L. Staker.
Clifton*† .....Iroquois	See Onarga.
▲Clinton*† .....DeWitt	JOHN FULLER.
Coal City*† ..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*† McDonough	T. J. Richards.
Coleta* .....Whiteside	See Morrison.
Colfax*† .....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collinsn*† .....Vermilion	See Danville.
Compton*† .....Lee	See Paw Paw.
Cooksville*† .....McLean	John A. Sterling.
Cornell*† ..... Livingston	See Pontiac.
Coulterville*† .Randolph	A. Russell.
Cowden*† .....Shelby	C. R. Torrence.
Creal Sp'ga*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*† .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*† ..... White	See Carmi.
Cuba*† .....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*† ....Hancock	J. H. Ranck.
Dalton City*† ...Moultrie	J. N. Loving.
Danforth*† .....Iroquois	See Watseka.
Danvers*† ..... McLean	See Bloomington.
▲Danville*† .....Vermilion	TILTON & CUNDIFF.
Davis*† .....Stephenson	W. Ende.
▲Decatur*† .....Macon	OUTTEN & ROBY.
Deer Creek*† ...Tazewell	See Tekin.
DeKalb*† ....DeKalb	H. W. PRENTICE.
DeLand*† .....Piatt	See Monticello.
Delavan*† .....Tazewell	J. O. Jones.
Des Plaines*† .....Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† .....Lee	R. S. FARRAND.
Dongola*† .....Union	See Jonesboro.
Donovan*† .....Iroquois	See Watseka.
Downer's Grove*† .DuP.	M. Slusser.

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Town and County.	Name.
Dundee*† ..... Kane	W. G. Sutlin.
Dunlap*† ..... Peoria	See Peoria.
DuQuoin*†..... Perry	R. W. S. WHEATLEY.
Durand*† .... Winnebago	See Rockford.
Dwight*†.....Livingston	ROMBERGER & SMITH.
Earlville*†.....Lasalle	See Ottawa.
East Dubuque*†. Jo Dav.	See Galena.
East Lynn*† .. Vermilion	See Danville.
Easton*† ..... Mason	See Havana.
East St. Louis*† .St. Clair	FRANK C. SMITH.
Edelstein*† ..... Peoria	See Peoria.
Edinburg*† .... Christian	C. A. Prater.
▲Edwardsville*† .Madison	HADLEY & BURTON.
▲Effingham*† .. Effingham	S. F. GILMORE.
Elburn*† ..... Kane	W. R. S. Hunter.
Eldorado*† ..... Saline	J. C. Burnett.
Elgin*† ..... Kane	HOPSON & HOLLEMBEAK.
Elizabeth*† ...Jo Daviess	J. C. McKenzie.
▲Elizabethtown*● .. Hardin	John C. Oxford.
Elkhart*† ..... Logan	See Lincoln.
Elliott*† ..... Ford	See Paxton.
Ellisville*†..... Fulton	See Canton.
Ellsworth*† ..... McLean	See Bloomington.
Elmhurst*† ..... DuPage	George Sawin.
Elmwood*†..... Peoria	M. R. Stutevant.
El Paso*† ..... Woodford	J. F. BOSWORTH.
Emden*† ..... Logan	See Lincoln.
Enfield*† ..... White	John N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*† ..... Gallatin	C. W. Wiedeman.
Erie*† ..... Whiteside	William H. Allen.
Essex*† ..... Kankakee	A. Gregson.
▲Eureka*† ..... Woodford	J. ALBERT BRIGGS.
Evanston*† ..... Cook	See Chicago.
Evansville*† .. Randolph	William M. Schuwerk.
Fairbury*†...Livingston	CARRITHERS & AGARD.
▲Fairfield*† ..... Wayne	CREIGHTON & THOMAS.
Fairland*†..... Douglas	See Tuscola.
Fairmount*†...Vermilion	See Danville.
Fairview*†..... Fulton	James Ten Eyck.
Farina*† ..... Fayette	A. T. Brasel.
Farmer City*†... DeWitt	HERRICK & HERRICK.
Farmersville*†..Montg'y	See Springfield.
Farmington*† .... Fulton	A. A. Luckey.
Fillmore*† .Montgomery	See Hillsboro.
Findlay*† ..... Shelby	C. W. Fall.
Fisher*† ..... Champaign	H. S. Kelley.
Fithian*† ..... Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*† ..... Clay	Hoff & Hoff.
Foosland*† .. Champaign	George A. De Long.
Forest City*† ..... Mason	See Havana.
Forrest*† ..... Livingston	See Pontiac.
Forreston*† ..... Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*† ..... Morgan	See Jacksonville.
Franklin Grove*†.... Lee	See Dixon.
▲Freeport*†...Stephenson	ECKERT & McDONALD.
	STEARNS & ZIPF.
Fulton*† ..... Whiteside	C. C. McMahon.
Galatia*† ..... Saline	A. E. Somers.
▲Galena*† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*†..... Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
" ..... "	JAMES T. WASSON. Commercial law and adjustments. Refers to any bank in city.
Galva*† ..... Henry	N. F. ANDERSON.
Gardner*† ..... Grundy	See Morris.
Geneseo*† ..... Henry	GEORGE W. SHAW.
▲Geneva*† ..... Kane	W. J. BROWN.
Genoa*† ..... De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*† ..... Ford	LESLIE A. CRANSTON.
Gifford*† .....Champaign	See Fisher.
Gillespie*† .....Macoupin	See Carlinville.
Gilman*† ..... Iroquois	C. N. Saum.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*● ..... Pope	THOMPSON & MOORE.
Golden*† ..... Adams	See Quincy.
Goodhope*† McDonough	See Macomb.
Grafton*† ..... Jersey	See Jerseyville.
Grandridge*† .....Lasalle	See Ottawa.
Grant Park*● ..Kankakee	E. H. Buck.
Grayslake*† ..... Lake	See Libertyville.
Grayville*† ..... White	T. G. Parker.
Greenfield*† ..... Greene	BANDY & SULLIVAN.
Greenup*†.. Cumberland	W. H. McDonald.
Greenview*†.....Menard	R. L. Walker.
▲Greenville*†..... Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† ..... McLean	C. M. Coyle.
Griggsville*†..... Pike	See Pittsfield.
Grove City*..... Christian	See Edinburg.
Guthrie*† ..... Ford	See Gibson City.
Hamilton*† .... Hancock	J. L. Miller.
Hammond*† ..... Piatt	See Monticello.

Town and County.	Name.
Hamphire*† ..... Kane	See Elgin.
Hanover*..... Jo Daviess	See Galena.
▲Hardin* ..... Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*† ..... Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*†..... McHenry	A. W. Young.
Harvel*† ...Montgomery	See Springfield.
Harvey*† ..... Cook	I. J. MOUSER.
▲Havana*† ..... Mason	H. R. NORTHRUP.
Hebron*†..... McHenry	See Harvard.
▲Hennepin*..... Putnam	W. H. CASSON.
Henry*†..... Marshall	Fred S. Potter.
Herrick*† ..... Shelby	J. D. Burrus.
Herrin*..... Williamson	See Marion.
Herscher*†.... Kankakee	See Kankakee.
Heyworth*†..... McLean	See Bloomington.
Highland*†..... Madison	Timothy Gruaz.
Highland Park*† ...Lake	K. R. Smoot.
▲Hillsboro*†.Montgomery	FRED A. RANDLE.
Hinckley*†..... DeKalb	See Aurora.
Hindsboro*†† .... Douglas	See Tuscola.
Holcomb*†..... Ogle	C. E. Oakes.
Homer*†.... Champaign	R. C. Wright.
Hoopeston*†...Vermilion	DYER & WALBRIDGE.
Hopedale*†..... Tazewell	See Pekin.
Hume*†..... Edgar	T. J. Coffman.
Huntley*†..... McHenry	See Woodstock.
Hutsonville*† .Crawford	See Robinson.
Hyde Park*†† ..... Cook	See Chicago.
Illopolis*†.... Sangamon	S. E. Williams.
Ipava*† ..... Fulton	W. A. Babcock.
Irving*†.... Montgomery	See Hillsboro.
Iuka*†..... Marion	See Salem.
Ivesdale*†.... Champaign	See Monticello.
▲Jacksonville*† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*†..... Jersey	H. W. Pogue.
▲Joliet*†..... Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*† ..... Union	Karraker & Lingle.
Joy*† ..... Mercer	See Aledo.
Kane*† ..... Greene	See Carrollton.
▲Kankakee*†...Kankakee	H. K. WHEELER.
Kansas*† ..... Edgar	E. G. Rose.
Keithsburg*† ... Mercer	M. T. Kirkpatrick.
Kenney*† ..... DeWitt	Scroggin & Co.
Kewanee*†..... Henry	BLISH & LAWSON.
Kings*† ..... Ogle	See Rochelle.
Kingston*† ..... DeKalb	See DeKalb.
Kinmundy*† ..... Marion	John F. Donovan.
Kirkland*†..... DeKalb	See Genoa.
Kirkwood*†..... Warren	George M. Nixon.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*†..... Marshall	E. D. RICHMOND.
Ladd*† ..... Bureau	J. W. BLEE.
Lafayette*† ..... Stark	See Toulon.
Lagrange*†..... Cook	D. B. Lyman
Laharpe*†..... Hancock	L. S. McCrory.
La Moille*†..... Bureau	H. A. Stanard.
Lanark*† ..... Carroll	C. W. Middlekauff.
La Rose*†..... Marshall	R. M. Barnes.
Lasalle*† ..... Lasalle	DUNCAN & DOYLE.
Latham*†..... Logan	F. A. Gasaway.
▲Lawrenceville*† Lawr'ce	C. J. BORDEN.
Lee River*†..... Ogle	George E. Johnson.
Lebanon*† ..... St. Clair	H. H. HORNER.
Leland*†..... Lasalle	A. A. Clapsaddle.
Lemont*† ..... Cook	Frank W. Welch.
Lena*†..... Stephenson	A. J. Clarity.
Leroy*† ..... McLean	E. D. RIDDLE.
▲Lewistown*† ..... Fulton	HARRY M. WAGGONER.
Lexington*†..... McLean	A. B. Davidson.
Libertyville*† ..... Lake	Paul MacGuffin.
▲Lincoln*† ..... Logan	S. L. WALLACE.
Litchfield*† Montgomery	J. H. ATTERBURY.
Little York*†.... Warren	See Monmouth.
Loami*† ..... Sangamon	D. I. Staley.
Lockport*†..... Will	C. B. CHEADLE.
Loda*† ..... Iroquois	Nathan P. Goodell.
London Mills*†...Fulton	M. T. Robinson.
Longview*†. Champaign	See Champaign.
Lostant*† ..... Lasalle	G. F. Bell.
▲Louisville*† ..... Clay	John R. Bonney.
Lovington*†.... Moultrie	A. W. Lux.
Ludlow *†.. Champaign	W. C. Smith.
Mackinaw*†.... Tazewell	See Pekin.
▲Macomb*† ..McDonough	NEECE & SON.
Macon*† ..... Macon	See Decatur.
Mahomet*† ..Champaign	See Champaign.
Makanda*† ..... Jackson	See Murphysboro.
Malta*† ..... DeKalb	D. F. Pease.
Manchester*† ..... Scott	See Bluffs.
Manhattan*† ..... Will	See Joliet.
Manito*† ..... Mason	J. A. McComas.
Mansfield*† ..... Piatt	C. F. Mansfield.
Manteno*† .... Kankakee	Winfield S. Campbell.
Maple Park*† ..... Kane	See Elburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Maquon*† ..... Knox	E. L. Swigart.
Marengo*† ..... McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† ..... St. Clair	R. S. Hamilton.
Maroa*† ..... Macon	B. F. Shipley.
Marseilles*† ..... Lasalle	See Ottawa.
▲Marshall*† ..... Clark	GRAHAM & TIBBS.
Martinsville*† ..... Clark	H. Gasaway.
Marysville. ..... Vermilion	See Potomac.
Mascoutah*† ..... St. Clair	George F. Wombacher.
Mason City*† ..... Mason	G. W. ELLSBERRY.
Mattoon*† ..... Coles	CHARLES BENNETT.
Maywood*† ..... Cook	See Oak Park.
Mazon*† ..... Grundy	See Morris.
McHenry*† ..... McHenry	H. C. Mead.
McLean*† ..... McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg*.. Sang'n	See Springfield.
Media*† ..... Henderson	See Stronghurst.
Medora*† ..... Macoupin	J. W. Kitzmiller.
Melrose Park*† ..... Cook	See Oak Park.
Melvin*† ..... Ford	J. M. Thompson.
Mendon*† ..... Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† ..... Morgan	See Jacksonville.
Metamora*† .. Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† ..... Iroquois	Frank Harry.
Milledgeville*† .. Carroll	See Mount Carroll.
Millington*† ..... Kendall	See Aurora.
Milton* ..... Pike	N. A. Thornton.
Minier*† ..... Tazewell	See Pekin.
Minonk*† ..... Woodford	THOMAS KENNEDY.
Minooka*† ..... Grundy	L. K. Keogh.
Modesto*† ..... Macoupin	J. M. Allyn.
Moline*† .... Rock Island	McENIRY & McENIRY.
Momence*† ... Kankakee	E. P. HARNEY.
Monica*† ..... Peoria	See Peoria.
▲Monmouth*† ..... Warren	GRIER & STEWART.
▲Monticello*† ..... Piatt	C. A. Tatman.
▲Morris*† ..... Grundy	E. SANFORD.
▲Morrison*† ..... Whiteside	SMITH & DANIELS.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† ..... Tazewell	See Pekin.
▲Mound City*† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† ..... Carroll	ORION M. GROVE.
Mt. Morris*† ..... Ogle	John Weller.
Mt. Olive*† ... Macoupin	Thomas Williamson.
Mt. Pulaski*† ..... Logan	F. L. Tomlinson.
▲Mt. Sterling*† ..... Brown	Hubbard & Reid.
▲Mt. Vernon*† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C. SAXTEEDS.
▲Murphysboro*† .. Jackson	R. J. McELVAIN.
Naperville*† ... Du Page	H. H. GOODRICH.
▲Nashville*† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*• ..... Hancock	G. A. RITTER.
Nebo*† ..... Pike	I. J. Dyer.
Neoga*† .... Cumberland	See Toledo.
Neponset*† ..... Bureau	See Buda.
Newark* ..... Kendall	N. P. Barnard, Jr.
New Berlin* ... Sangamon	W. M. Warren.
New Boston*† .... Mercer	M. Chamberlain.
New Holland*† .... Logan	See Lincoln.
Newman*† ..... Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† .. Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† . Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† ..... White	W. N. Green.
No. Henderson*† . Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† ..... Coles	J. H. Winkler.
Oak Park*† ..... Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† ..... Livingston	J. D. Pound.
Ogden*† ..... Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Moehle & Tcharner.
▲Olney*† ..... Richland	R. B. Witcher.
Onarga*† ..... Iroquois	E. W. Morris.
Oneida*† ..... Knox	See Galesburg.
▲Oquawka*† ... Henderson	R. Cooper.
Orangeville*†Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*† ..... Cook	F. J. Filbert.
Palestine*† ..... Crawford	A. L. MacHatton.
Palmyra*† ..... Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† ..... Edgar	JAMES A. EADS.
Pawnee*• ..... Sangamon	J. R. Kinerd.
Paw Paw*† ..... Lee	C. F. Preston.
▲Paxton*† ..... Ford	KERR & LINDLEY.

Town and County.	Name.
Pearl*† ..... Pike	See Milton.
Pearl City*† . Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WM. DON MAUS.
Penfield*† .... Champaign	See Champaign.
▲Peoria*† ..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† ..... Will	Michael Collins.
Perry* ..... Pike	G. W. Hinman.
Peru*† ..... Lasalle	F. T. BEERS.
▲Petersburg*† ..... Menard	T. W. McNEELY.
Philo*† ..... Champaign	See Champaign.
▲Pinckneyville*† .... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	A. C. BENTLEY.
Plainfield*† ..... Will	George J. Arbelter.
Plano*† ..... Kendall	E. W. FAXON.
Pleasant Plains*† Sang'n	See Springfield.
Plymouth*† .... Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† ..... Livingston	HARRY G. GREENEBAUM.
Poplar Grove*† .... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*† ..... Vermilion	See Danville.
Prairie City*† McDon'gh	E. A. BOYNTON.
▲Princeton*† ..... Bureau	CAIRO A. TRIMBLE.
Princeville*† ..... Peoria	See Peoria.
Prophetstown*† White's'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*† ..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† ..... Fayette	See Vandalia.
Rankin*† ..... Vermilion	J. F. Campbell.
Rantoul*† ..... Champaign	Thomas J. Roth.
Raritan* ..... Henderson	See Stronghurst.
Ravenswood*† ..... Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† ..... Randolph	Alfred D. Riess.
Reynolds*† .. Rock Island	See Rock Island.
Richmond*† ... McHenry	See Woodstock.
Richview*† . Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† ..... Gallatin	W. S. Phillips.
Roanoke*† ..... Woodford	See Eureka.
Robinson*† ..... Ford	See Paxton.
▲Robinson*† ..... Crawford	PARKER & CROWLEY.
Rochelle*† ..... Ogle	D. W. Baxter.
▲Rockford*† .. Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† ..... Cook	J. J. Barbour.
Roodhouse*† ..... Greene	D. J. Sullivan.
Roscoe*† ..... Winnebago	See Poplar Grove.
Roseland† ..... Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† ..... Vermilion	W. B. Redden.
▲Rushville*† ..... Schuyler	GLASS & BOTTENBERG.
Rutland*† ..... Lasalle	See Ottawa.
Sadorus*† .... Champaign	See Tolono.
▲Salem*† ..... Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† ..... De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† .. Livingston	W. P. Carrithers.
Savanna*† ..... Carroll	W. F. DOW.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† ..... Mercer	See Aledo.
Secor*† ..... Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona ..... DeKalb	See Sycamore.
Shannon*† ..... Carroll	See Lanark.
▲Shawneetown*† . Gallatin	CARL ROEDEL.
Sheffield*† ..... Bureau	See Buda.
▲Shelbyville*† ..... Shelby	WALTER C. HEADEN.
Sheldon*† ..... Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† ..... Macoupin	J. M. Hampton.
Sidell*† ..... Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† ..... Warren	See Monmouth.
Somonauk*† ..... DeKalb	L. B. Olmstead.
Sorento*† ..... Bond	See Greenville.
South Chicago*† ... Cook	See Chicago.
South Evanston*† .. Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton* ..... White	W. C. Ingram.
¶▲Springfield*† Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Spring Valley*†..Bureau	WILLIAM HAWTHORNE.
Stanford*† .....McLean	See Bloomington.
Staunton*† .....Macoupin	R. E. DORSEY.
St. Anne*† .....Kankakee	W. G. Brooks.
St. Charles*† .....Kane	CHARLES A. MILLER.
St. Elmo*† .....Fayette	See Vandalia.
St. Francisville*†Lawre'ce	See Lawrenceville.
St. Joseph*†. Champaign	See Champaign.
Sterling*† .... Whiteside	I. L. WEAVER.
Stewardson*† .....Shelby	Hoggs & McDaniel.
Stillman Valley*† ...Ogle	See Byron.
Stockton*† ...Jo Daviess	W. S. Eaton.
Stone Fort*† .....Saline	L. E. Barker.
Stonington*† ..Christian	See Taylorville.
Streator*† .....Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† .....Lee	See Paw Paw.
▲Sullivan*† .....Moultrie	JOHN R. EDEN.
Sumner*† .....Lawrence	Lewis & Sumner.
▲Sycamore*† .....DeKalb	CARNES & DUNTON.
Table Grove*† ....Fulton	William S. Hipsley.
Tallula*† ..... Menard	J. J. Baker.
Tamaroa*† .....Perry	See DuQuoin.
Tampico*† .... Whiteside	See Morrison.
▲Taylorville*† ...Christian	J. C. McBRIDE.
Thawville*† .....Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*† .....Cook	See Chicago.
Tiskilwa*† .....Bureau	See Princeton.
▲Toledo*† ....Cumberland	CHARLES M. CONNOR.
Tolono*† .....Champaign	W. A. Perkins.
Tolono*† .....Marshall	See Lacon.
Tonica*† .....Lasalle	Gunn & Gunn.
▲Toulon*† .....Stark	Allen P. Miller.
Tremont*† .....Tazewell	See Pekin.
Trenton*† .....Clinton	W. S. Louden.
Triumph*† .....Lasalle	See Mendota.
Troy*† .....Madison	See Edwardsville.
▲Tuscola*† .....Douglas	N. C. LYRLA.
Union Hill*† ...Kankakee	See Kankakee.
▲Urbana*† ....Champaign	CUNNINGHAM & BOGGS.
Utica*† .....Lasalle	J. B. Cunniff.
▲Vandalia*† .....Fayette	S. A. PRATER.
Varna*† .....Marshall	See Lacon.
Vermont*† .....Fulton	J. C. Phillips.
Veronа*† .....Grundy	J. L. Waterman.
Versailles*† .....Brown	See Bluffs.
Victoria*. .....Knox	See Galesburg.
▲Vienna*† .....Johnson	Whitnell & Gillespie.
Viola*† .....Mercer	See Aledo.
Virden*† .....Macoupin	H. C. Simons.
▲Virginia*† .....Cass	R. W. MILLS.
Wagoner*†Montgom'ry	George Richardson.
Walnut*† .....Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† .....Jo Daviess	W. H. Glasgow.
Warrensburg*† ...Macon	See Decatur.
Warsaw*† .....Hancock	W. N. GROVER.
Washburn*† ..Woodford	George P. Gill.
Washington*† ..Tazewell	John W. Dougherty.
Watagа*† .....Knox	See Galesburg.
▲Waterloo*† .....Monroe	JOSEPH W. RICKERT.
Waterman*† .....De Kalb	See Sycamore.
▲Watseka*† .....Iroquois	A. F. GOODYEAR.
▲Waukegan*† .....Lake	R. W. COON.
Waverly*† .....Morgan	Hamilton & Etter.
Waynesville*† ...De Witt	See Clinton.
Weldon*† .....De Witt	See Clinton.
Wellington*† ....Iroquois	See Watseka.
Wenona*† .....Marshall	J. H. Jackson.
West Brooklyn*† .....Lee	See Paw Paw.
West Chicago*† .Du Page	C. D. Clark.
Westfield*† .....Clark	J. D. Hemphill.
West Pullman*† .....Cook	See Chicago.
West Salem*† ...Edwards	See Albion.
▲Wheaton*† .....Du Page	WILLIAM NUNN.
White Hall*† .....Greene	Mark Meyerstein.
Williamsfield*† ....Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† .....Scott	JAMES A. WARREN.
Windsor*† .....Shelby	Amos Walker.
Winnetka*† .....Cook	Carlton Prouty.
Winslow*† ....Stephenson	See Freeport.
Woodhull*† .....Henry	W. W. White.
▲Woodstock*† ..McHenry	V. S. LUMLEY.
Wyanet*† .....Bureau	See Princeton.
Wyoming*† .....Stark	Frank Thomas.
Xenia*† .....Clay	W. S. Morgan.
Yates City*† .....Knox	See Galesburg.
▲Yorkville*† .....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† .....Fulton	See Rochester.
Albany*† .....Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† ...Madison	SHANNON & RIZER.
Ambia*† .....Benton	W. Lee Bartlett.
▲Anderson*† .....Madison	WILLIAM S. DIVEN.
▲Angola*† .....Steuben	BEST, BRATTON & YOTTER.
Arcadia*† .....Hamilton	Thomas J. Bishop.
Argos*† .....Marshall	C. E. Shoemaker.
Ashley*† ..... Steuben	Thomas Wichwire.
Atlanta* .....Hamilton	See Cicero.
Attica*† .....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† ..... De Kalb	ROBY & HARPER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† .....Lawrence	BROOKS & BROOKS.
Bern*† ..... Adams	Kelly & Moran.
▲Bloomfield*† ..... Greene	CAVINS & HENDERSON.
▲Bloomington*† ..Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*† .....Warrick	ARMSTRONG & SHAFER.
Boswell*† .....Benton	A. B. McAdams.
Bourbon*† .....Marshall	J. D. Chaplin.
▲Brazil*† ..... Clay	RAWLEY & HUTCHISON.
Bremen*† .....Marshall	S. J. Hayes.
Bristol*† .....Elkhart	Harvey W. Kautz.
Brook*† ..... Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† ...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*† ..Jackson	APPLEWHITE & APPLEWHITE.
Butler*† ..... DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† ..... Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† ..... Perry	C. A. WEATHERS.
Carlisle*† .....Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† .... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† ..... Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† .....Spencer	See Rockport.
Churubusco*† ...Whitley	John W. Orndorf.
Cicero*† ..... Hamilton	P. J. Fariss.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† ..... Vermilion	J. A. Wittermood.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	COOPER & COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*† ..... Miami	Fred P. Clark.
Corunna*† ..... DeKalb	See Waterloo.
▲Corydon*† ..... Harrison	T. J. Wilson.
▲Covington*† ....Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†. Jackson	H. H. Prince.
▲Crown Point*† .....Lake	J. KOPELKE.
Culver*• ..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Daleville*† ..... Delaware	J. M. Fenwich.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† .....Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E. K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† ....Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† ..... Benton	Fraser & Isham.
East Chicago*† ..... Lake	B. M. Cheney.
Eaton*† ..... Delaware	W. H. Younts.
Edinburg*† .....Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† ..... Elkhart	LEVY CHAMBERLAIN.
Ellettsville*† ..... Monroe	See Bloomington.
Elwood*† ..... Madison	WARD L. ROACH.
▲English*† ..... Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM. Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† .....Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*† ....Gibson	Mark L. Harris.
Fortville*† .....Hancock	John C. Jenkins.
Fort Wayne*† .....Allen	VESEY & HEATON. Attorneys for Fort Wayne Trust Co.
▲Fowler*† ..... Benton	FRAZER & ISHAM.
Francesville*† ....Pulaski	C. W. Barker.
▲Frankfort*† .....Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† ..... Madison	J. O. Barrett.
Fremont*† .....Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*† .....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*† .....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. BAYS.
▲Greenfield*† ....Hancock	MARSH & COOK.
▲Greensburg*† ....Decatur	D. A. MYERS
Greentown*† .....Howard	Cooper & Somerville.
Greenwood*† .....Johnson	J. F. Crawford.
Hagerstown*† .....Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† .....Fountain	John W. Newlin.
Hobart*† .....Lake	J. H. Conroy.
Hope*† .....Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*† .Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*† .....White	See Monticello.
¶▲Indianapolis*† ..Marion	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty. mortgage foreclosures. Long distance telephone No. 1142 For responsibility and trustworthiness, refer to any bank in city. In important matters wire Fletcher's Bank, Merchants, or Indiana National at our expense.
Jamestown*† .....Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*† ....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*† .....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*† .....Henry	C. D. MORGAN.
▲Knox*† .....Starke	GOULD & PETERS.
▲Kokomo*† .....Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† .... Lagrange	R. D. MACHAN.
Lapel*† .....Madison	See Anderson.
▲La Porte*† .....La Porte	M. E. LELITER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*● Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† ..... Scott	See Scottsburg.
▲Liberty*† .....Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† .....Lagrange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville.
Linton*† .....Greene	J. B. Filbert.
▲Logansport*† .....Cass	MAGEE & FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† ..... Jefferson	W. O. FORD.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ...Morgan	Renner & McNutt.
Matthews*.....Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ...Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† .....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† .....Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*† .St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† ..... Parke	F. L. Canine.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ...Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† .....Shelby	See Shelbyville.
Mount Vernon*† ..Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.

Town and County.	Name.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*† .St. Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	D. W. KINSEY.
New Harmony*† ..Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ...Vermilion	Conley and Whittock.
New Richmond*† M'tg'y	See Crawfordsville.
▲Noblesville*† ..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† .Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orleans*† .....Orange	Wright & Lingle.
Osgood*† .....Ripley	R. A. Creignile.
Otterbein*† .....Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Parker*† ..... Randolph	Thomas Condon.
Patriot*† .....Switzerland	See Vevay.
Pendleton*† .....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*† .Vermilion	See Newport.
▲Peru*† .....Miami	NOTT N. ANTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pine Village* .....Warren	See Williamsport.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† ..... Jay	CORNELIUS CORWIN.
Poseyville*† ..... Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† ..... Jay	George N. Edgar.
Remington*† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	MORDECAI F. CHILCOTE.
Reynolds*† ..... White	See Monticello.
▲Richmond*† ..... Wayne	A. M. GARDNER.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roachdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	D. D. an Buskirk.
Roanoke*† ..Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rochport*† .....Spencer	KRAMER, HEURING & MAY.
▲Rockville*† .....Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	MORRIS, INNIS & MORGAN.
Russellville*† ...Putnam	J. Burnside.
Russiaville*† ....Howard	James W. Cooper.
▲Salem*† ..... Washington	F. N. Hostetter.
▲Scottsburg*† ..... Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	LOVE & MORRISON.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.
Shirley*† ..... Henry	Thomas J. De Mund.
Shoals*† ..... Martin	J. T. Rogers.
Silver Lake*† .Kosciusko	C. W. Shipley.
▲South Bend*† .St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† .....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*† .....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*† .....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City* .....Perry	John T. Patrick.
▲Terre Haute*† .....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Waugh, Kemp & Waugh.
Topeka*† .....Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*† .....Porter	A. D. BARTHOLOMEW.
Vedersburg*† ..Fountain	V. Marshall.
▲Vernon*† .....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† .....Switzerland	Carroll S. Tandy.
▲Vincennes*† ..... Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† ..... Elkhart	S. C. Harrington.
Walkerton*† ..St. Joseph	W. A. Bailey.
Wanatah*† ..... La Porte	E. J Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*†Montgomery	Acker & Rosebaum.
Waynetown*†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	J. E. Hodgin.
West Lebanon*†. Warren	John R. Craak.
▲West Shoals* ..... Martin	See Shoals.
Westville*†.....La Porte	Azariah Williams.
Whiting*† .....Lake	F. N. Gavit.
▲Williamsport*†.. Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	BURSON & BURSON.
▲Winchester*†..Randolph	CALDWELL & NICHOLS.
Windfall*† .....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M Rice.
Wolcott*† .....White	George F. Baker.
Wolcottville*†.Lagrange	Isaac Collins.
Worthington*† ..Greene	W L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Afton*†Cherokee Nation	J. S. Truitt.
Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† ChoctawNation	See Muscogee
Bristow..... Creek	See Stroud, Okl. Ter.
Caddo*† ....Choctaw Na.	Charles R. McPherson.
Checotah*†... Creek Na.	See Muscogee.
Chelsea*†..Cherokee Na.	D. G. Elliott.
Chickasha*† Ch'k's'wNa.	WELBORNE & SHEPHERD.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*†Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H W. Fielding.
Duncan*†.Chickasaw Na.	Wolverton & March.
Durant*†e ..Choctaw Na.	See South McAlester.
Eufaula*†. Creek Nati n	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Holdenville*†.Creek Na.	See South McAlester.
Lehigh*† ...Choctaw Na.	A. T. West.
Marietta*†ChickasawNa.	B. C. Logsdon.
Marlow*†Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	R. Bond.
Muscogee*†Creek Nation	T A. SANSON, JR.
Nowata*†. Cherokee Na	E. B. Lawson.
▲Okmulgee* Creek Nation	See Muscogee.
Pauls Valley*†C'k's'wNa.	BLANTON & WOLFE.
Purcell*† Chickasaw Na	GEORGE M. MILLER.
Rush Springs*†Ch'kasaw	See Marlow.
Ryan*†...Chickasaw Na.	E. E. Morris.
▲S. McAlester*†Ch't'wNa.	McKENNON, MANSFIELD, McMURRAY & CORNISH.
Sapulpa*†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah* Cherokee Na.	John P. Buster.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*†....Creek Nation	Poe & Campbell.
Vinita*† .. Cherokee Na.	W. H. KORNEGAY.
Wagoner*† Creek Nation	Watts & Watts.
▲Wewoka*†..Seminole Na.	See Muscogee.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*† .....Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*† .....Monroe	W. A. NICHOL.
Alden*† .....Hardin	Furry Bros.
Alexander† .....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*†.....Butler	W. S. Montgomery.
Almora†† .....Delaware	See Manchester.
Alta*† .....Buena Vista	H. F. Schultz.
Altavista*†...Chickasaw	See New Hampton.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† .....Polk	See Des Moines.
Alvord*• .....Lyon	J. D. Stewart.
Ames*† .....Story	G. A. Underwood.
▲Anamosa*† .....Jones	C. M. BROWN.
Anita*† .....Cass	Walter E. Haynes.
Anthon*† .....Woodbury	Walling & Olsson.
Aplington*† .....Butler	F. B. Royce.
Arcadia*† .....Carroll	See Carroll.
Archer*† .....O'Brien	See Pringhar.
Arion*† .....Crawford	See Charter Oak.
Arlington*† .....Fayette	James Cooney.
Armstrong*†....Emmett	I. M. Pritchard.
Arthur*† ..... Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*† .....Audubon	MYERS & BLUME.

Town and County.	Name.
Aurelia*† .....Cherokee	T. B. Parker, Jr.
Aurora*† .....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*† .....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† .....Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Barnum*† .....Webster	See Fort Dodge.
Bartlett*† ..... Fremont	See Hamburg.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*† .....Ida	H. L. Hastings.
Baxter*† .....Jasper	See Newton.
Bayard*† .....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† .....Grundy	See Grundy Center.
▲Bedford*† .....Taylor	FLICK & JOHNSTON.
Belle Plaine*† ....Benton	T. H. MILNER.
Bellevue*† .....Jackson	Cole & Cole.
Belmond*† .....Wright	BRADFORD KNAPP.
Bennett*† .....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†...Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*† .....Monona	See Onawa.
Blockton*† .....Taylor	See Bedford.
▲Bloomfield*† .....Davis	S. S. CARRUTHERS.
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*† .....Polk	See Des Moines.
▲Boone*† .....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*†.....Humboldt	See Humboldt.
Brayton*† .....Audubon	James E. Bruce.
Breda*† .....Carroll	See Carroll.
Bridgewater*† .....Adair	See Greenfield.
Brighton*†..Washington	See Washington.
Bristow*† .....Butler	See Allison.
Britt*† .....Hancock	John F. Thompson.
Brooklyn*†.....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	Patterson & Gordon.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*† .....Kossuth	See Algona.
Bussey*† .....Marion	Theodore West.
Calamus*† .....Clinton	See Clinton.
Callender*† .....Webster	E O. Fitz.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*† .....O'Brien	See Pringhar.
Cambridge*† ..... Story	M. M. Keller.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† .....Warren	See Indianola.
▲Carroll*† ..... Carroll	F. M. POWERS.
Carson*† .Pottawattamie	Ira Stitt.
Cascade*† .....Dubuque	J. C. Kelly.
Casey*† .....Guthrie	A. M. Fagan.
Castana*† ..... Monona	B. G. Davis.
Cedar Falls*†BlackHawk	J. C. SCOTT.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*†.....Linn	H. C. Pruity.
▲Centerville*†.Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Chariton*† .....Lucas	F. M. STUART.
▲Charles City*†.....Floyd	ELLIS & ELLIS.
Charlotte*† .....Clinton	See Clinton.
Charter Oak*†.Crawford	Harding & Harding.
Chattsworth*†.....Sioux	See Hawarden.
Chelsea*† .....Tama	See Toledo.
▲Cherokee*† ....Cherokee	THOMAS McCULLA.
Chester*† .....Howard	See Cresco.
Churdan*† .....Greene	N. F. Bates.
Cincinnati*†..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	C. G. Burling.
Clearfield*† .....Taylor	J. R. Plummer.
Clear Lake*†Cerro Gordo	D. W. HURN.
Cleghorn*† ....Cherokee	See Sioux City.
Clermont*† .....Fayette	William Larrabee, Jr.
▲Clinton*† .....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*† .....Wayne	See Corydon.
Coggon*† .....Linn	Henry Troy.
Coin*† .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	See Rhodes.
Colo*† .....Story	See Nevada.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Columbus Junc.*•†Louisa	F. M. MOLSBERRY.
Conrad*•† .....Grundy	W. A. Eckles.
Conway*•†.....Taylor	A. A. Leachey.
Coon Rapids*•†...Carroll	J. W. Lee.
▲Corning*•† .....Adams	D. H. MEYERHOFF.
Correctionville*•† Wo'd'y	Earl Edmunds.
Corwith*•†.....Hancock	C. R. Wood.
▲Corydon*•†.....Wayne	HART & POSTON.
▲Council Bluffs*•†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*•† Wash'n	See Washington.
▲Cresco*•† .....Howard	REED & REED.
▲Creston*•†.....Union	SULLIVAN & SULLIVAN.
Crystallake*.....Hancock	See Garner.
Cumberland*•†.....Cass	Curtis, Follett & Curtis.
Curlew*•† .....Palo Alto	See Emmetsburg.
Cushing*•† .....Woodbury	See Holstein.
Cylinder*•†.....Palo Alto	See Emmetsburg.
▲Dakotah*†.....Humboldt	A. D. Bicknell.
Dallas Center*•† ...Dallas	See Adel.
Dana*•† .....Greene	See Jefferson.
Danbury*•† ...Woodbury	C. W. Piersol.
Danville*•†...Des Moines	See Burlington.
▲Davenport*•† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*•†.....Decatur	J. H. Kling.
Dayton*•† .....Webster	J. H. Lindberg.
Decatur*•†.....Decatur	JOHN S. SHIELD.
▲Decorah*•† ..Winneshiek	H. F. BARTHELL.
Dedham*•†.....Carroll	See Carroll.
Deep River*•†..Poweshiek	See Montezuma.
Defiance*•† .....Shelby	See Harlan.
Delhi*•†.....Delaware	E. C. Perkins.
Delmar*•† .....Clinton	See Clinton.
Delta*•† .....Keokuk	See Sigourney.
▲Denison*•† .....Crawford	J. P. CONNER.
Derby*•†.....Lucas	J. A. Penick.
¶▲Des Moines*•†.....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE, ALLEN & PATTON. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*•† .....Dallas	See Adel.
De Witt*•† .....Clinton	R. B. WOLFE.
Dexter*•† .....Dallas	E. T. Short.
Diagonal*•† .....Ringgold	E. H. Stringham.
Dickens*•† .....Clay	T. J. O'Donnell.
Dixon*•† .....Scott	See Wheatland.
Dolliver .....Emmet	See Armstrong.
Donnellson*•†.....Lee	See Fort Madison.
Doon*•† .....Lyon	John P. Tinley.
Dow City*•†....Crawford	See Denison.
Dows*•† .....Wright	I. C. Fenninger.
▲Dubuque*•† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*•†.....Butler	See Allison.
Duncombe*•†....Webster	See Ft. Dodge.
Dunkerton*•† Blackhawk	See Waterloo.
Dunlap*•† .....Harrison	Stanley E. Wilmot.
Durant*•† .....Cedar	D. H. Smoke.
Dyersville*•†....Dubuque	A. M. UTT.
Dysart*•† .....Tama	See Vinton.
Eagle Grove*•†...Wright	McGRATH & BRYAN.
Earlham*•† .....Madison	C. B. Johnson.
Earling*•† .....Shelby	See Harlan.
Earlville*•† .....Delaware	W. I. Millen.
Early*•† .....Sac	See Sac City.
East Peru*.....Madison	See St. Charles.
Eddyville*•† .....Wapello	W. R. Nelson.
Edgewood*•†.....Clayton	L. B. Blanchard.
Elberon*•†.....Tama	E. P. Scrable.
Eldon*•† .....Wapello	J. E. Varnum.
▲Eldora*•†.....Hardin	H. L. HUFF.
Eldridge*•† .....Scott	See Davenport.
Elgin*•† .....Fayette	L. J. Paldo.
▲Elkader*•† .....Clayton	W. A. Preston.
Elkport*•† .....Clayton	See Elkader.
Elliott*•† ...Montgomery	T. W. Craig.
Ellston*•† .....Ringgold	See Diagonal.
Ellsworth*•† .....Hamilton	See Webster City.
Elma*•† .....Howard	H. L. Spaulding.
Emerson*•† .....Mills	See Carson.
▲Emmetsburg*•† Palo Alto	C. E. COHOON.
Epworth*•† .....Dubuque	See Dubuque.
Essex*•† .....Page	John S. Holland.
▲Estherville*•†.....Emmet	GEORGE W. ADAMS.
Everly*•† .....Clay	M. Fell.
Extra*•† .....Audubon	W. R. Copeland.
Fairbank*•† ....Buchanan	See Independence.
▲Fairfield*•† .....Jefferson	ROLLIN J. WILSON.
Farley*•† .....Dubuque	See Dyersville.
Farmington*•†Van Buren	W. D. McCORMICK.
Farnhamville*•†.Calhoun	See Rockwell City.
Farragut*•† .....Fremont	See Hamburg.
Fayette*•† .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* .....Worth	See Northwood.
Floyd*•† .....Floyd	See Charles City.
Fonda*•† .....Pocahontas	W. H. Healy.
Fontanelle*•† .....Adair	Charles T. Launder.
Forest City*•†Winnebago	L. O. HATCH.
Ft. Atkinson*•†Win'ssh'k	See Decorah.
▲Fort Dodge*•†...Webster	FRANK FARRELL.
▲Fort Madison*•†..... Lee	HENRY S. BUESCHER.
Foster*•† .....Monroe	See Albia.
Fostoria*•..... Clay	See Spencer.
Fredericksb'g*•† Chick'w	See New Hampton.
Fremont*•†.....Mahaska	See Oskaloosa.
Galt*•† .....Wright	See Clarion.
Galva*•† .....Ida	C. B. Mote.
Garden Grove*•. Decatur	S. H. Amos.
Garner*•†.....Hancock	Ramsey & Blackstone.
Garrison*•† ..... Benton	See Vinton.
Garwin*•† ..... Tama	R. P. Fitzgerald.
George*•† ..... Lyon	L. Vogt.
Germania*•†.....Kossuth	E. O. Fitz.
Gilman*•† .....Marshall	See Marshalltown.
Gilmore City*•†Pocahon's	L. E. England.
Gladbrook*•† ..... Tama	G. L. Wilbur.
▲Glenwood*•†..... Mills	E. B. WOODRUFF.
Glidden*•†..... Carroll	K. W. Marean.
Goldfield*•†..... Wright	W. C. Dewel.
Goodell*•†..... Hancock	W. O. Butterfield.
Gowrie*•† ..... Webster	J. Y. STIER.
Graettinger*•†..Palo Alto	See Emmetsburg.
Grafton*•†..... Worth	See Northwood.
Grand Junction*•†Greene	W. W. Turner.
Grand River*•†..Decatur	See Leon.
Granville*•†..... Sioux	See Orange City.
Gravity*•† ..... Taylor	Charles Morris.
Gray*•†..... Audubon	See Audubon.
Greeley*•† ..... Delaware	See Manchester.
Greene*•† ..... Butler	E. W. Soesbe.
▲Greenfield*•†..... Adair	J. A. STOREY.
Grimes*•†.....Polk	See Des Moines.
Grinnell*•†....Poweshiek	HAINES & LYMAN.
Griswold*•† ..... Cass	Bryant & Bryant.
▲Grundy Center*•†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*•†Guthrie	JOHN W. FOSTER.
Guttenburg*•.... Clayton	W. C. Lewis.
Halbur*•†..... Carroll	See Carroll.
Hamburg*•†.....Fremont	Hammond & Stevens.
▲Hampton*•†.....Franklin	JOHN M. HEMINGWAY.
Hancock*•†Pottawatomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*•† ..... Humboldt	See Livermore.
▲Harlan*•†.....Shelby	T. R. MOCKLER.
Harper*•†..... Keokuk	See Sigourney.
Harris*•†..... Osceola	Dean & Belknap.
Hartley*•†.....O'Brien	J. T. CONN.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•†..Pocahontas	See Pocahontas.
Hawarden*•†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	Y. E. Dibble.
Hayfield*†.....Hancock	See Garner.
Hazleton*•† ... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•†.....Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•†..... Sioux	See Sheldon.
Humboldt*•† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†.....Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*•†.....Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•†Buchan'n	COOK & LEACH.
▲Indianola*•†.....Warren	O. C. BROWN.
Inwood*•†.....Lyon	See Rock Rapids.
Ionia*•†..... Chickasaw	See New Hampton.
Iowa City*•†.....Johnson	A. E. SWISHER.
Iowa Falls*•†.....Hardin	A. M. BRYSON.
Ireton*•†.....Sioux	S. H. Carr.
Irwin*•† .....Shelby	See Harlan.
Jamaica*..... Guthrie	See Ferry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†.....Greene	OWEN LOVEJOY.
Jesup*•† ..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*•† ..... Calhoun	See Rockwell City.
Kalona*•†....Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•† ..... Hamilton	See Webster City.
Kellerton*•†..... Ringgold	W. W. Peasley.
Kellogg*•† ..... Jasper	E. M. Ives.
Kensett*•†..... Worth	See Northwood.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Kent*†.....Union	See Creston.
▲Keokuk*†.....Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*†.Van Buren	W. B. COLLINS.
Keota*†.....Keokuk	See Sigourney.
Keswick*†.....Keokuk	See Sigourney.
Keystone*†.....Benton	See Blairstown.
Kingsley*†.....Plymouth	John M. Wormley.
Kiron*.....Crawford	See Denison.
Kirkman*†.....Shelby	See Harlan.
Klemme*†.....Hancock	See Garner.
Knowlton*†...Ringgold	See Blockton.
▲Knoxville*†.....Marion	G. W. Crozier.
Lacona*†.....Warren	See Indianola.
Ladora*†.....Iowa	See Marengo.
Lake City*†.....Calhoun	HUTCHISON & JACOBS.
Lake Mills*†.Winnebago	L. W. Torgeson.
Lake Park*†..Dickinson	W. S. King.
Lake View*†.....Sac	See Sac City.
Lamoni*†.....Decatur	R. P. Olsen.
Lamont*†.....Buchanan	See Independence.
Lamotte*†.....Jackson	See Maquoketa.
Lansing*•.....Allamakee	J. H. Trewin.
La Porte City*†Bl'k H'wk	S. T. Mears.
Larchwood*†.....Lyon	W. T. Ryan.
Larrabee*†.....Cherokee	A. R. Molyneux.
Latimer*†.....Franklin	See Hampton.
Laurens*†...Pocahontas	J. H. ALLEN.
Lawler*†.....Chickasaw	Wm. H. Parker.
Ledyard*†.....Kossuth	See Algona.
Leeds*†.....Woodbury	See Sioux City.
Lehigh*†.....Webster	G. D. Thompson.
▲Le Mars*†.....Plymouth	E. T. BEDELL.
Lenox*†.....Taylor	A. J. Johnson.
▲Leon*†.....Decatur	V. R. McGINNIS.
Leroy*†.....Decatur	See Leon.
Lester*•.....Lyon	J. L. Mitchell.
Letts*†.....Louisa	P. T. McVay.
Lewis*†.....Cass	F. J. Macomber.
Lime Spring*†...Howard	C. N. Flagler.
Linden*†.....Dallas	See Adel.
Lineville*†.....Wayne	J. F. Duff.
Linn Grove*†Buena Vista	C. L. Ward.
Lisbon*†.....Linn	W. M. Whittemore.
Liscomb*†.....Marshall	See Marshalltown.
Little Rock*†.....Lyon	See Rock Rapids.
Little Sioux*.....Harrison	L. H. Bassett.
Livermore*†..Humboldt	F. M. Miles.
▲Logan*†.....Harrison	L. R. BOLTER & SONS.
Lohrville*†.....Calhoun	William Towers.
Lone Rock.....Kossuth	See Algona.
Lone Tree*†.....Johnson	See Iowa City.
Lorimor*†.....Union	Wisdom & Shatto.
Lost Nation*†.....Clinton	See Clinton.
Lovilia*†.....Monroe	See Albia.
Lowden*†.....Cedar	D. D. McGillivray.
Lucas*†.....Lucas	J. C. Baker, Jr.
Lu Verne*†.....Kossuth	Charles W. Goodwin.
Lynnville*†.....Jasper	Joseph Arnold.
Lyons*†.....Clinton	See Clinton.
Macedonia*†Pot'w't'mie	J. C. Rayburn.
Madrid*†.....Boone	J. W. Near.
Magnolia*.....Harrison	See Logan.
Malcolm*†.....Poweshiek	H. E. Boyd.
Mallard*†.....Palo Alto	See Emmetsburg.
Malvern*†.....Mills	D. E. WHITFIELD.
▲Manchester*†..Delaware	BRONSON & CARR.
Manilla*†.....Crawford	See Denison.
Manly*.....Worth	See Northwood.
Manning*†.....Carroll	DOUGLAS ROGERS.
Manson*†.....Calhoun	B. B. FOSTER.
Mapleton*†.....Monona	Chrisman & Chrisman.
▲Maquoketa*†.....Jackson	C. W. FARR.
Marathon*†. Buena Vista	See Storm Lake.
Marble Rock*†.....Floyd	C. F. Beelar.
Marcus*†.....Cherokee	J. E. Jones.
▲Marengo*†.....Iowa	THOMAS STAPLETON.
▲Marion*†.....Linn	GIFFEN & VORIS.
Marne*†.....Cass	See Atlantic.
▲Marshalltown*†Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*†..Keokuk	See Sigourney.
▲Mason City*†.Cerro G'do	BLYTHE & MARKLEY.
Massonville*†...Delaware	See Manchester.
Massena*†.....Cass	Temple & Temple.
Matlock*†.....Sioux	See Orange City.
Maurice*†.....Sioux	See Orange City.
Maxwell*†.....Story	E. H. Addison.
Maynard*•.....Fayette	See Oelwein.
McCallsburg*†.....Story	F. H. Noble.
McGregor*†.....Clayton	A. Chapin.
McIntire*†.....Mitchell	See Riceville.
Mechanicsville*†...Cedar	W. H. Smith.
Mediapolis*†.Des Moines	J. H. Scott.
Melbourne*†.....Marshall	See Marshalltown.
Melrose*†.....Monroe	See Albia.
Menlo*†.....Guthrie	See Stuart.
Meriden*†.....Cherokee	See Cherokee.
Merrill*†.....Plymouth	W. J. Lawrence.

Town and County.	Name.
Meservey*†.Cerro Gordo	See Mason City.
Miles*†.....Jackson	See Sabula.
Milford*†.....Dickinson	J. L. Bascom.
Miller†.....Hancock	See Garner.
Milo*†.....Warren	G. W. Burgess.
Milton*†.....Van Buren	See Keosauqua.
Minburn*†.....Dallas	See Adel.
Minden*†Pottawattamie	John W. Crow.
Mingo*†.....Jasper	See Newton
Missouri Valley*†Har's'n	C. W. KELLOGG.
Mitchell*†.....Mitchell	See Osage.
Mitchellville*†.....Polk	F. W. Swearingen.
Modale*†.....Harrison	See Missouri Valley.
Mondamin*†...Harrison	L. C. Brown.
Monona*†.....Clayton	See Postville.
Monroe*†.....Jasper	J. Kipp & Son.
▲Montezuma*†Poweshiek	CLARK & CLARK.
Monticello*†.....Jones	M. W. HERRICK.
Montour*†.....Tama	C. J. Stevens.
Moorhead*.....Monona	See Onawa.
Moravia*†.....Appanoose	A. B. Horn.
Morning Sun*†.....Louisa	Courta & Curran.
Moulton*†...Appanoose	J. R. Barkley.
Mount Auburn*†.Benton	See Vinton.
▲Mount Ayr*†..Ringgold	R. F. ASKREN.
▲Mount Pleasant*†.Henry	J. C. McCOID.
Mount Union*†....Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*†.....Woodbury	See Kingsley.
Murray*†.....Clarke	A. B. Miller.
▲Muscatine*†..Muscatine	JAYNE & HOFFMAN.
Mystic*†.....Appanoose	K. E. LEIGHTON.
Nashua*†.....Chickasaw	Springer, Clary, & Yarger.
Nemaha.....Sac	See Odebolt.
Neola*†..Pottawattamie	J. G. Bardsley.
▲Nevada*†.....Storey	GEORGE W. DYER.
New Albin*†.Allamakee	See Waukon.
Newell*†....Buena Vista	I. W. Bane.
Newhall*†.....Benton	See Blairstown.
▲New Hampton*†Ch'kasa	J. W. SANDUSKY.
New Hartford*†..Butler	See Allison.
New Liberty*•.....Scott	See Durant.
New London*†.....Henry	L. W. Chrissinger.
New Market*†.....Taylor	See Clarinda.
New Providence*.Hardin	See Eldora.
New Sharon*†..Mahaska	See Oskaloosa.
▲Newton*†.....Jasper	W. G. CLEMENTS.
New Virginia*†..Warren	W. J. Davidson.
Nichols*†.....Muscatine	See West Liberty.
Nodaway*†.....Adams	See Villisca.
Nora Springs*†.....Floyd	Fred Haynes.
North English*†.....Iowa	J. D. Butler.
▲Northwood*†.....Worth	M. A. Zollinger.
Norwalk*†.....Warren	See Indianola.
Norway*†.....Benton	See Bellefontaine.
Oakland*†Pottawatt'mie	A. B. Johns.
Oakville*†.....Louisa	See Wapello.
Ocheyedan*†.....Osceola	See Sibley.
Odebolt*†.....Sac	W. A. Helsell.
Oelwein*†.....Fayette	ANDERS & ELLIOTT.
Ogden*†.....Boone	E. M. Andrews.
Olds*†.....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL
Onslow*†.....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. FITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*†.....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*†.....Woodbury	Cutting & Willett.
Ottosen*.....Humboldt	See Dakota.
▲Ottumwa*†.....Wapello	E. E. McELROY. Refers to First and Ottumwa National banks.
Oxford*†.....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*†...Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*†.....Guthrie	J. W. Morris.
Parkersburg*†.....Butler	Cartright, Arbuckle & Evans.
Parnell*†.....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*†.....O'Brien	David Algyer.
Pella*†.....Marion	P. H. BOUSQUET.
Percival*†.....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*†.....Harrison	See Avoca.
Peterson*†.....Clay	E. W. Fillmore.
Pierson*†.....Woodbury	See Correctionville.
Pilot Mound*†.....Boone	See Boone.
Pioneer†.....Humboldt	See Gilmore City.
Plainfield*†.....Bremer	See Waverly.
Pleasanton*†.....Decatur	See Leon.
Pleasantville*†...Marion	See Knoxville.
Plover*†.....Pocahontas	See Rolfe.
Plymouth*†Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	W. C. Ralston.
Pomeroy*†.....Calhoun	D. M. Kelleher.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Popejoy*†.....Franklin	J. H. Popejoy.
Portamouth*† ....Shelby	See Harlan.
Postville*† ...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Primghar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*†.....Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† ..... Hamilton	See Webster City.
Randolph*† ....Fremont	See Sidney. ,
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*• .... Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	GREENLEAF & GREENLEAF.
Rock Valley*† .... Sioux	O. G. Reinger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*•.....Palo Alto	WM. A. O'DONNELL.
Rutland*† ....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
▲Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	C. A. Babcock.
Schaller*† .....Sac	A. P. Searle.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Johnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† .....Polk	See Des Moines.
Sheldon*† .....O'Brien	BOIES & ROTH.
Shell Rock*† .....Butler	G. A. McIntyre.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	C. M. BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† .... Sioux	See Orange City.
▲Sioux City*†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*†.Buena V.	D. F. Johnson.
Slater*† ..... Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*•.....Linn	See Marion.
Stacyville*• ..... Mitchell	See Osage.
Stanhope*† ....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† ....Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*† ..Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† ....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† .....Hamilton	See Webster City.
Strawberry Point*†Cl't'n	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† ..... Jasper	See Newton.
Sumner*† ..... Bremer	W. R. McClure.
Superior*† .... Dickinson	See Spirit Lake.
Sutherland*† ..... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† ..... Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ...Winnebago	John A. Hyndman.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† .... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place*...Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† ..... Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*†.. Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† ..... Decatur	See Garden Grove.
Ventura ... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*†.. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ...Emmet	L. A. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	L. A. & R. L. REILEY.
▲Washington*†. Wash'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* ..... Fayett	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*†..Washington	H. G. Moore.
Wellsburg*† ..... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*†.. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield*† .....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.
West Liberty*†.Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*† ... Crawford	John C. Suler.
▲West Union*†....Fayette	AINSWORTH & AINSWORTH.
What Cheer*† ....Keokuk	T. C. LEGOE.
Wheatland*† .....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*† ..... Hardin	See Eldon.
Williams*† .....Hamilton	Gade Bros.
Williamsburg*† .... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Windfield*† .....Henry	B. B. Lindly.
▲Winterset*† .....Madison	FREDERICK MOTT.
Winthrop*† ... Buchanan	See Independence.
Wiota*† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*† ....Harrison	H. F. Johns.
Woodburn*† .....Clarke	See Osceola.
Woodward*† .....Dallas	See Perry.
Woolstock*† ..... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*† .....Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†.Des Moines	See Mediapolis.
Zearing*† ..... Story	See Nevada.

KANSAS.

Town and County.	Name.
▲Abilene*† ..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*† ..... Lyon	Will Wayman.
▲Alma*† .....Wabaunsee	J. B. BARNES.
Almena*† ..... Norton	See Norton.
Alton*† ..... Osborne	Brown & Goddard.
Altoona*† ..... Wilson	R. O. Graham.
▲Anthony*† ..... Harper	H. LLEWELYN JONES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. • Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Arcadia*† ..... Crawford	O. S. Henderson.
Argentine*† .. Wyandotte	See Kansas City, Mo.
Argonia*† ..... Sumner	E. W. Springer.
Arkansas City*† . Cowley	NORMAN BARKER.
Arlington*† ..... Reno	Austin O. Hays.
▲Ashland*† ..... Clark	H. J. Bone.
▲Atchison.*† .... Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*† ..... Smith	See Smith Center.
Attica*† ..... Harper	J. D. Bradley.
▲Atwood*† ..... Rawlins	J. P. Noble.
Augusta*† ..... Butler	See El Dorado.
Axtell*† ..... Marshall	See Marysville.
Baileyville*† .... Nemaha	See Seneca.
Baldwin*† ..... Douglas	See Lawrence.
Barnard*† ..... Lincoln	See Lincoln.
Barnes*† .... Washington	See Washington.
Baxter Springs*† Chero'e	W. H. Hornor.
Beattie*† ..... Marshall	S. B. Berry.
Belle Plaine*† ... Sumner	Forney & Wilson.
▲Belleville*† ..... Republic	B. T. Bullen.
▲Beloit*† ..... Mitchell	FRANK A. LUTZ.
Bennington*† .... Ottawa	See Minneapolis.
Bern*† ..... Nemaha	See Seneca.
Blue Mound*† ..... Linn	C. F. Nessley.
Blue Rapids*† .. Marshall	H. A. Russell.
Bluff City*† ..... Harper	W. T. Cowgill.
Bonner Springs Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† ..... Ford	See Dodge City.
Buffalo*† ..... Wilson	See Yates Center.
Burden*† ..... Cowley	S. J. Day.
Burlingame*† ..... Osage	J. T. PRINGLE.
▲Burlington*† ..... Coffey	E. N. CONNAL.
Burr Oak*† ..... Jewell	D. J. Coy.
Burrton*† ..... Harvey	W. L. Dailey.
Bushton*† ..... Rice	G. F. Hauser.
Caldwell*† ..... Sumner	BURNETT & SIMONS.
Caney*† ... Montgomery	Porter & Barr.
Canton*† ..... McPherson	See McPherson.
Carbondale*† ..... Osage	C. T. Neihart.
Cawker City*† .. Mitchell	Clark A. Smith.
Cedar Vale*† Chautauqua	William P. Lynch.
Centralia*† ..... Nemaha	P. L. Burlingame.
Chanute*† ..... Neosho	JOHN J. JONES.
Chapman*† ... Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*† ..... Sedgwick	See Wichita.
Cherokee*† .... Crawford	E. A. Perry.
Cherryvale*† . Montg'ery	J. W. Holdren.
Chetopa*† ..... Labette	A. R. Bell.
▲Cimarron*† ..... Gray	William Hoover.
Circleville*† .... Jackson	See Holton.
Claflin*† ..... Barton	See Great Bend.
▲Clay Center*† ..... Clay	GEORGE M. MILEY.
Clearwater*† .. Sedgwick	See Wichita.
Clifton*† .... Washington	Hamilton & Harmon.
Clyde*† ..... Cloud	C. W. VAN DE MARK.
Coffeyville*† .. Montg'ery	DOOLEY & KEITH.
▲Colby*† ..... Thomas	C. L. WILSON.
▲Coldwater*† .. Comanche	C. M. Myers.
Colony*† ..... Anderson	M. A. Carmichael.
▲Columbus*† ... Cherokee	C. A. McNEILL.
Colwich*† ..... Sedgwick	George W. Steenwood.
▲Concordia*† ..... Cloud	PULSIFER & ALEXANDER.
Conway Springs*† . Sum'r	See Wellington.
Corning*† ..... Nemaha	See Seneca.
▲Cottonwood Falls*† . Ch'e	F. A. MECKEL.
▲Council Grove*† . Morris	E. S. BERTRAM.
Courtland*† .... Republic	C. A. Kimball.
Cuba*† ..... Republic	John Brown.
Delphos*† ..... Ottawa	J. W. Barker.
Dentonville*† . Doniphan	See Troy.
Dexter*† ..... Cowley	J. H. Watkins.
▲Dighton*† ..... Lane	J. S. SIMMONS.
▲Dodge City*† ..... Ford	SUTTON & MADISON.
Douglass*† ..... Butler	W. P. Knote.
Downs*† ..... Osborne	J. A. Travers.
Dunlap*† ..... Morris	J. B. Lamb.
Edgerton*† ..... Johnson	See Olathe.
Edna*† ..... Labette	J. S. Hileman & Son.
Effingham*† .... Atchison	See Atchison.
▲Eldorado*† ..... Butler	H. W. SCHUMACHER.
Elk City*† . Montgomery	S. H. Piper.
Ellinwood*† ..... Barton	J. F. Dunn.
Ellis*† ..... Ellis	See Hays.
▲Ellsworth*† ... Ellsworth	IRA E. LLOYD.
Elmdale*† ..... Chase	See Cottonwood Falls.
Elsmore*† ..... Allen	See Iola.
▲Emporia*† ..... Lyon	J. HARVEY FRITH.
Enterprise*† . Dickinson	See Abilene.
▲Erie*† ..... Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*† ..... Douglas	O. G. Richards.
Eureka*† ..... Greenwood	FULLER & JACKSON.
Everest*† ..... Brown	R. C. Jones.
Fairview*† ..... Brown	Newton & Newton.
Fall River*† . Greenwood	See Fredonia.
Florence*† ..... Marion	See Marion.
▲Fort Scott*† .... Bourbon	HULETT & HULETT. Refer to Bank of Fort Scott.
Frankfort*† .... Marshall	Gregg & Gregg.
Frederick*† ..... Rice	See Lyons.
▲Fredonia*† ..... Wilson	WILLITS & COOPER.
Fulton*† ..... Bourbon	J. A. Pritz.
Galena*† ..... Cherokee	A. S. WILSON.
▲Garden City*† .... Finney	H. F. Mason.
Gardner*† ..... Johnson	See Olathe.
▲Garnett*† ..... Anderson	N. L. BOWMAN.
Gaylord*† ..... Smith	E. J. Blake.
Geneseo*† ..... Rice	See Lyons.
▲Girard*† ..... Crawford	B. S. GAITSKILL.
Glasco*† ..... Cloud	See Concordia.
Glen Elder*† .... Mitchell	See Beloit.
Goffs*† ..... Nemaha	See Seneca.
▲Goodland*† .... Sherman	JOHN HARTZLER.
▲Gove* ..... Gove	O. B. Jones.
▲Great Bend*† ..... Barton	F. V. RUSSELL.
Greeley*† ..... Anderson	See Garnett.
Green*† ..... Clay	See Clay Centre.
Greenleaf*† . Washington	W. R. Mudgett.
▲Greensburg*† .... Kiowa	JOHN W. DAVIS.
Grenola*† ..... Elk	J. T. Lauter.
Gypsum*† ..... Saline	William Meneley.
Haddam*† .. Washington	R. O. Woody.
Halstead*† ..... Harvey	See Newton.
Hamlin*† ..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*† ..... Harper	Washbon & Washbon.
Hartford*† ..... Lyon	See Emporia.
Hartland*† ..... Kearney	See Garden City.
Haven*† ..... Reno	See Hutchinson.
Havensville*† . Potta'mie	T. J. Richardson.
▲Hays*† ..... Ellis	REEDER & REEDER.
Hazelton*† ..... Barber	W. C. Alford.
Herington*† .. Dickinson	THORNTON COOKE.
Herndon*† ..... Rawlins	See Atwood.
▲Hiawatha*† ..... Brown	MEANS & SMITH.
Highland*† ..... Doniphan	JAMES L. ALLEN.
▲Hill City*† ..... Graham	F. D. Turck.
Hillsboro*† ..... Marion	See Marion.
Hoisington*† ..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*† ... Ellsworth	See Ellsworth.
▲Holton*† ..... Jackson	J. S. KENOYER.
Hope*† ..... Dickinson	G. B. Barrett.
Horace*† ..... Greeley	See Tribune.
Horton*† ..... Brown	MEANS & SMITH.
▲Howard*† ..... Elk	John Marshall.
▲Hoxie*† ..... Sheridan	W. F. SCHULTHEIS.
▲Hugoton*† ..... Stevens	A. W. Lamkin.
Humboldt*† ..... Allen	G. A. Amos.
Huron*† ..... Atchison	G. W. Stahler.
▲Hutchinson*† ..... Reno	WHITELAW & ROSE.
Idana*† ..... Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. BANKS.
Inman*† ..... McPherson	See McPherson.
▲Iola*† ..... Allen	OSCAR FOUST & SON.
Irving*† ..... Marshall	See Marysville.
Jamestown*† ..... Cloud	F. E. Lane.
Jewell*● ..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*† ... Geary	W. S. ROARK.
▲Kansas City*† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ..... Smith	J. T. Reed.
Kincaid*† ..... Anderson	S. D. Whittington.
▲Kingman*† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ..... Edwards	W. N. Beezley.
Kiowa*† ..... Barber	A. L. Herr.
Kirwin*† ..... Phillips	W. H. HOLMES.
▲La Crosse*† ..... Rush	H. L. Anderson.
La Cygne*† ..... Linn	M. F. Leasure.
La Harpe*† ..... Allen	See Humboldt.
▲Lakin*† ..... Kearney	Thorpe & Hoskinson.
Lancaster*† .... Atchison	See Atchison.
Lane*† ..... Franklin	L. C. Crittendon.
▲Larned*† ..... Pawnee	W. H. VERNON.
▲Lawrence*† ..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	KELSO & VAN TUYL. Refer to any bank in the city.
Lebanon*† ..... Smith	Jas. R. Lewis.
Lebo*† ..... Coffey	E. R. Evans.
Lehigh*† ..... Marion	See Marion.
Lenora*† ..... Norton	H. R. Tillotson.
Leon*† ..... Butler	Thomas A. Word.
Leona*† ..... Doniphan	See Troy.
Leonardville*† ..... Riley	See Manhattan.
▲Leoti*† ..... Wichita	W. B. Washington.
Le Roy*† ..... Coffey	C. T. High.
▲Liberal*† ..... Seward	J. W. Campbell.
▲Lincoln*† ..... Lincoln	George D. Abel.
Lindsborg*† . McPherson	See McPherson.
Linn*† ..... Washington	See Clifton.
Little River*† ..... Rice	See Lyons.
Logan*† ..... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.

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Town and County.	Name.
Longton*† ..... Elk	W. C. Boone.
Lost Springs*† ..... Marion	See Marion.
Louisburg*† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ..... Osage	J. H. Stavely.
▲Lyons*† ..... Rice	O. E. HOPKINS.
Mackaville*† ..... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Mannattan*† ..... Riley	SAMUEL KIMBLE.
▲Mankato*† ..... Jewell	T. S. Kirkpatrick.
▲Marion*† ..... Marion	S. BURKHOLDER.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† .... Marshall	JOHN A. BROUGHTEN.
McCracken*† ..... Rush	See La Crosse.
McCune*† ..... Crawford	H. M. Ford.
McDonald*† ..... Rawlins	See Atwood.
McLouth*† ..... Jefferson	W. D. Daniels.
▲McPherson*† McPherson	GEO. W. ALLISON.
▲Meade*† ..... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ..... Osage	I. Farley.
Meriden*† ..... Jefferson	See Oskaloosa.
Miltonvale*† ..... Cloud	John W. Shay.
▲Minneapolis*† ..... Ottawa	J. C. MURPHY.
Moline*† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*† ..... Clay	See Clay Centre.
Morrill*† ..... Brown	Nathan Jones.
▲Mound City*† ..... Linn	JOHN C. CANNON.
Moundridge*† McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ..... Sumner	See Wichita.
Muscotah*† .... Atchison	Seneca Heath.
Narka*† ..... Republic	B. H. Speer.
Neodesha*† ..... Wilson	E. D. MIKESELL.
Neoaho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ..... Ness	A. H. Faulks.
Netawaka*† ..... Jackson	Andrew Neal.
▲Newton*† ..... Harvey	PETERS & NICHOLSON.
Nickerson*† ..... Reno	See Hutchinson.
Norcatur*† ..... Decatur	R. D. Gaston.
North Topeka*† Shawnee	See Topeka.
▲Norton*† ..... Norton	L. H. WILDER.
Nortonville*† .. Jefferson	L. F. Randolph.
Norwich*† ..... Kingman	See Kingman.
Oakley*† ..... Logan	K. E. Willcockson.
▲Oberlin*† ..... Decatur	TULLY SCOTT.
Oketo*† ..... Marshall	See Marysville.
▲Olathe*† ..... Johnson	PARKER & HAMILTON.
Olsburg*† . Pottawatomie	See Westmoreland.
Onaga*† .. Pottawatomie	J. W. Dunn.
Oneida*† ..... Nemaha	H. L. Wilcoff.
Osage City*† ..... Osage	R. C. Heizer.
Osawatomie*† ..... Miami	See Paola.
▲Osborne*† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*† ... Jefferson	MORSE & CASEBIER.
▲Oswego*† ..... Labette	M. E. WILLIAMS.
▲Ottawa*† ..... Franklin	JOHN W. DeFORD.
Overbrook*† ..... Osage	See Lyndon.
Oxford*† ..... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ..... Miami	FRANK M. SHERIDAN.
Parker*† ..... Linn	See Iola.
Parsons*† ..... Labette	E. O. ELLIS.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ..... Marion	C. M. Clark.
Perry*† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CURRAN & CURRAN.
Plainville*† ..... Rooks	See Stockton.
Pleasanton*† ..... Linn	Blue & Riggs.
Pomona*† ..... Franklin	See Ottawa.
Powhattan*† ..... Brown	See Hiawatha.
▲Pratt*† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*† .... Reno	See Hutchinson.
Quenemo*† ..... Osage	C. H. Leonard.
Quinter*• ..... Gove	See Gove City.
Randall*† ..... Jewell	See Mankato.
Randolph*† ..... Riley	See Manhattan.
Republic*• † ..... Republic	See Scandia.
Reserve*† ..... Brown	See Hiawatha.
▲Richfield*† ..... Morton	G. Porter Craddock.
Richland*† ..... Shawnee	See Rossville.
Richmond*† .... Franklin	See Ottawa.
Riley*† ..... Riley	J. B. Rairden.
Robinson*† ..... Brown	F. M. Pearl.
Rossville*† ..... Shawnee	See North Topeka.
▲Russell*† ..... Russell	J. C. Ruppenthal.
▲Russell Springs* ... Logan	Charles L. Kagey.
Sabetha*† ..... Nemaha	Nathan Jones.
▲Salina*† ..... Saline	R. A. LOVITT.
▲Santa Fe* ..... Haskell	See Ulysses.
Scandia*† ..... Republic	J. P. Haton.
▲Scott*† ..... Scott	Travis Morse.
▲Sedan*† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ..... Harvey	C. L. Foster.
▲Seneca*† ..... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† .... Greenwood	See Eureka.
▲Sharon Springs*† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*† .... Smith	L. C. Uhl.
Soldier*† ..... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	H. Whitley.
South Haven*† .. Sumner	Austin Aikins.
Spring Hill*† .... Johnson	See Olathe.
Stafford*† ..... Stafford	C. G. WEBB.
Sterling*† ..... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	T. F. Egan.
▲St. John*† ..... Stafford	Moseley & Dixon.
St. Mary's*† . Pottawato'e	G. W. Mackay.
St. Paul*† ..... Neosho	See Erie.
▲Stockton*† ..... Rooks	W. B. HAM.
Strong*† ..... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rahmeier.
Sylvia*† ..... Reno	See Hutchinson.
▲Syracuse*† ..... Hamilton	U. T. Tapscott.
Tescott*† ..... Ottawa	See Minneapolis.
Thayer*† ..... Neosho	S. W. Brewster.
Tonganoxie*• Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. BLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ..... Woodson	F. M. Sutton.
▲Tribune*† ..... Greeley	W. M. Glenn.
▲Troy*† ..... Doniphan	C. C. Camp.
Turon*† ..... Reno	M. H. Potter.
Udall*† ..... Cowley	See Winfield.
▲Ulysses*† ..... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ..... Marshall	See Frankfort.
▲Wakeeney*† ..... Trego	Allen Cox.
Wakefield*† ..... Clay	See Clay Centre.
Walnut*† ..... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Watervlie*† .... Marshall	E. A. Berry.
Wathena*† ..... Doniphan	See Troy.
Waverly*† ..... Coffey	H. L. COOPER.
Weir*† ..... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† .... Franklin	T. J. Gregory.
▲Westmoreland* . Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ..... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† ..... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Henney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† . Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	POLLOCK & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*• ..... Shelby	See Shelbyville.
▲Barbourville*† .... Knox	S. B. Dishman.
▲Bardstown*† .... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*• ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.

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Town and County.	Name.
▲Booneville*..... Owsley	C. W. Hogg.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*●..... Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*†..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	F. Riddell.
Burnside*..... Pulaski	See Somerset.
Butler*†..... Pendleton	See Falmouth.
▲Cadiz*..... Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*†..Henry	See New Castle.
▲Campbellsville*†..Taylor	J. R. Robinson.
▲Campton*..... Wolfe	A. H. Stamper.
Caneyville*†.... Grayson	N. C. Tilford.
▲Carlisle*†..... Nicholas	Thomas Owens.
▲Carrollton*..... Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*†..... Boyd	Thomas R. Brown.
Cave City*†..... Barren	J. Robert White.
Central City*†. Muhl'berg	J. Y. Thomas, Jr.
Clay City*†..... Powell	See Stanton.
▲Clinton*†..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*†.... Hickman	See Clinton.
Corbin*†..... Whitley	See Williamsburg.
Corinth*†..... Grant	See Williamstown.
Corydon*†.... Henderson	Merritt & Alvis.
Covington*†..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*†..... Grant	B. F. Menefee.
▲Cynthiana*†.... Harrison	EVANS & PETERSON.
▲Danville*†..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon*..... Webster	F. M. Baker.
Dry Ridge*†..... Grant	J. G. Blackburn.
▲Eddyville*†..... Lyon	T. J. Watkins.
▲Edmonton*..... Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*†..... Todd	PERKINS & TRIMBLE.
Eminence*†..... Henry	J. C. Gordon.
Erlanger*†..... Kenton	S. M. Adams.
Fairfield*..... Nelson	See Bardstown.
▲Falmouth*†.... Pendleton	L. T. Applegate.
▲Fleminsburg*† Fleming	J. H. Power.
Fordsville*†..... Ohio	See Hartford.
¶▲Frankfort*†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*†..... Simpson	A. S. WALKER.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*†..... Fulton	Ed. Thomas.
▲Georgetown*†..... Scott	VICTOR F. BRADLEY.
Germantown*.... Bracken	See Brookville.
Ghent*●..... Carroll	James O. Bersatt.
▲Glasgow*●..... Barren	W. L. Porter.
Glencoe*†..... Gallatin	See Warsaw.
▲Grayson*†..... Carter	H. D. Gregory.
▲Greensburg*†..... Green	W. F. CANTRILL.
▲Greenup*†..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*†..... Todd	See Elkton.
Hanson*●..... Hopkins	See Madison.
▲Hardinsburg*†. Bre'ridge	Morris Eskridge & Son.
▲Harlan*..... Harlan	B. M. Lee.
▲Harrodsburg*†.... Mercer	W. W. STEPHENSON.
▲Hartford*..... Ohio	J. S. GLENN.
▲Hawesville*†.... Hancock	G. D. Chambers.
▲Hazard*..... Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*†..... Fulton	A. W. Lindsay.
▲Hindman*..... Knott	W. W. Baker.
▲Hodgensville*†.... La Rue	D. H. Smith.
▲Hopkinsville*†. Christian	FRANK RIVES.
Horse Cave*†..... Hart	See Munfordville.
Hustonville*..... Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*.... Kenton	See Covington.
▲Irvine*†..... Estell	Ridell & Ridell.
Irvington*† Breck'nridge	See Hardinsburg.
▲Jackson*†..... Breathitt	G. W. FLEENOR.
▲Jamestown*..... Russell	Meadows & Garnett.
Jonesville*..... Lewis	See Owenton.
Kelsey*..... Caldwell	See Princeton.
Kuttawa*†..... Lyon	Molloy & Utley.
Lafayette*..... Christian	See Hopkinsville.
▲LaGrange*†..... Oldham	A. T. Ladd.
▲Lancaster*†..... Garrard	Wm. Herndon.
▲Lawrenceburg*† And'son	F. R. FELAND.
▲Lebanon*†..... Marion	J. McCHORD.
Lebanon Junc.*† Bullitt	Robert Zimmerman.
▲Litchfield*†..... Grayson	J. S. Wortham.
Lewisburg*†..... Logan	J. C. Sneed.
Lewisport*†.... Hancock	B. H. Poindexter
▲Lexington*†..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty*..... Casey	Stone & Stone.
Livermore*†..... McLean	See Calhoun.
▲London*†..... Laurel	W. S. JACKSON.
▲Louisa*†..... Lawrence	A. J. Garred.
▲Louisville*†.... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	CHARLES S. GRUBBS, Kenyon Bldg. Refers to American National Bank.
" ..... "	SAM'L B. KIRBY, Kenyon Bldg. Refers to First National Bank, Louisville Trust Co.
" ..... "	LEOPOLD & PENNEBAKER, Fifth and Court Place. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
" ..... "	C. B. SEYMOUR, 308 5th St. Refers to Louisville Trust Co. and Farmers' & Drovers' Bank.
▲Madisonville*†..Hopkins	MAURICE K. GORDON.
▲Manchester*..... Clay	W. B. Hansford.
▲Marion*†..... Crittenden	James & James.
▲Mayfield*†..... Graves	Lee & Heater.
▲Maysville*†..... Mason	MILTON JOHNSON.
▲McKee..... Jackson	M. A. Holcomb.
Middlesboro*†..... Bell	M. H. RHORER.
Midway*†..... Woodford	Richard Godson.
Millersburg*†.. Bourbon	See Paris.
Monterey*..... Owen	T. J. Hardin.
▲Monticello*..... Wayne	John W. Tuttle.
▲Morehead*†..... Rowan	J. G. Whitt.
▲Morganfield*†..... Union	P. B. MILLER.
▲Morgantown*..... Butler	GUFFY & WHALIN
▲Mt. Olivet*.... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*†..... Hart	H. A. Watkins.
▲Murray*†..... Calloway	G. C. Diuguid.
▲New Castle*●..... Henry	W. W. Turner.
New Haven*†.... Nelson	See Bardstown.
New Liberty*..... Owen	See Owenton.
Newport*†..... Campbell	AUBREY BARBOUR.
▲Nicholasville*†. Jes'mine	B. F. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*†... Daviess	HUGH A. WILLIAMS.
Owenton*†..... Owen	Lindsay & Botts.
▲Owingsville*●..... Bath	R. Gudgell & Son.
▲Paducah*†... McCracken	GREER & REED.
▲Paintsville*..... Johnson	J. E. Buckingham.
▲Paris*†..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*†.... Christian	See Hopkinsville.
Perryville*..... Boyle	See Danville.
Petersburg*..... Boone	See Burlington.
▲Pikeville*..... Pike	W. O. B. RATLIFF.
▲Pineville*†..... Bell	J. L. REEDER.
Pleasureville*●..... Henry	See New Castle.
Port Royal*..... Henry	See New Castle.
▲Prestonsburg*..... Floyd	F. A. Hopkins.
▲Princeton*†..... Caldwell	WM. MARBLE.
Providence*†.... Webster	E. Jennings.
▲Richmond*†.... Madison	J. A. SULLIVAN.
Rochester*..... Butler	Newton Belcher.
▲Russellville*†..... Logan	H. S. McCUTCHEN.
Sacramento*..... McLean	E. B. McEwen.
Sadieville*†..... Scott	See Georgetown.
▲Salyersville*..... Magoffin	E. L. Stephens.
▲Sandyhook*..... Elliott	J. B. Hannah.
▲Scottsville*●..... Allen	T. B DIXON.
Sebree*†..... Webster	See Dixon.
Sharpsburg*..... Bath	J. C. Nelson.
▲Shelbyville*†..... Shelby	J. C. BECKHAM.
▲Shepherdsville*†. Bullitt	J. F. Combs.
Slaughtersville*†. Webster	See Dixon.
▲Smithland*●...Livingston	Charles H. Webb.
Smith's Grove*†. Warren	See Bowling Green.
▲Somerset*†..... Pulaski	O. H. & R. B. WADDLE.
Sonora*†..... Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*†..... Lincoln	J. S. OWSLEY, JR.
▲Stanton*†..... Powell	O. A. Lyle.
Sturgis*●..... Union	J. Mack Thompson.
Sulphur*●..... Henry	See New Castle.
▲Taylorsville*●.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*†..... Todd	O. W. Wilson.
Uniontown*●..... Union	Robert G. Byrne.
▲Vanceburg*†..... Lewis	W. C. Halbert.
▲Versailles*†.... Woodford	D. L. THORNTON.
Vine Grove*†.... Hardin	See Elizabethtown.
Waddy*†..... Shelby	See Shelbyville.
Walton*†..... Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*.... Morgan	Lacy & Fogg.
West Louisville..Daviess	See Owensboro.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wheatley*..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*†.....Daviess	See Owensboro.
▲Wickliffe*†..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†. Whitley	SHARP & SILER.
▲Williamstown*†...Grant	M. D. Gray.
Wilmore*†..... Jessamine	See Nicholasville.
▲Winchester*†..... Clark	LEELAND HATHAWAY.
Wingo*†..... Graves	Frank A. Lucas.
Worthville*†.....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*•†....Rapides	L. J. HACKENYOS.
▲Amite*•†.....Tangipahoa	Boliver Edwards.
▲Arcadia*•†..... Bienville	Dorman & Reynolds.
▲Bastrop*•†.....Morehouse	James Bussey.
¶▲Baton Rouge*•† E. Ba. R.	THOS. J. KERNAN.
Bayou Sara*•† W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•†..... Bossier	Joannes Smith.
Bunkie*•†..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*•†. East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•†.....Caldwell	A. B. Hundley.
▲Convent*•†.....St. James	See New Orleans.
▲Coushatta*..... Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•†..... Acadia	HAMPDEN STORY.
▲Donaldsonville*•† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*•†..... St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*..... Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	R. J. WILSON.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†...Terre Bonne	Suthon & Wallis.
Jeanerette*•†..... Iberia	See New Iberia.
Jennings*•†.... Calcasieu	C. R. Cline.
▲Lafayette*•†... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*† E. Car'l	Ransdell & Ransdell.
▲Leesville*•†..... Vernon	See Many.
▲Mansfield*•†..... De Soto	Elam & Egan.
▲Many*•†..... Sabine	W. P. Good.
▲Markaville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*•†..... Ouachita	E. T. LAMKIN.
Morgan City*•†..St. Mary	See Franklin.
▲Napoleonville* Assumpt'n	L. U. Foise & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•†....Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Carondelet St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 230 Carondelet St. Refers to Hibernia National Bank, and Louisiana National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†...St. Landry	WM. J. SANDOZ.
Patterson*•†.....St. Mary	See Franklin.
▲Plaquemine*•†... Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•†..... Acadia	See Crowley.
▲Rayville*•†.....Richland	See Monroe.
▲Ruston*•†.....Lincoln	J. B. Halstead.
▲Shreveport*•†.....Caddo	T. ALEXANDER.
▲Sparta*..... Bienville	J. J. Spraggins.
▲Springville.....Livingston	See Springfield.
▲St. Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisville* W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•. St. Martin	Martin & Voorhies.
▲Tallulah*•†.....Madison	Stone & Holmes.
▲Thibodaux*•†. Lafourche	THOMAS A. BODEAUX.
▲Vernon*..... Jackson	N. M. Smith.
▲Vidalia*•†.....Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas.
Whitecastle*•†.. Iberville	William J. Gahan.
▲Winnfield*..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•†..... York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•†.... Kennebec	A. M. GODDARD.
▲Bangor*•†.....Penobscot	MARTIN & COOK.
Bar Harbor*•† ..Hancock	JOHN A. PETERS, JR.
▲Bath*•†.....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•†..... Waldo	R. F. DUNTON.
Bethel*•†..... Oxford	Herrick & Park.
Biddeford*•†..... York	MASON & WEYMOUTH.
Boothbay Harbor* Lincoln	C. E. Tupper.
Brewer*•†.....Penobscot	F. A. Floyd.
Bridgton*•† . Cumberland	D. P. & D. E. Chaplin.
Brunswick*•† Cumberland	BARRETT POTTER.
Buckfield*•†..... Oxford	See Canton.
Bucksport*•†.... Hancock	O. F. Fellows.
▲Calais*•†..... Washington	GEORGE R. GARDNER.
Camden*•†..... Knox	J. H. Montgomery.
Canton*•†..... Oxford	JOHN P. SWASEY.
Caribou*•† ....Aroostook	B. L. FLETCHER.
Corinna*•†.....Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•†..... Penobscot	L. B. WALDRON.
▲Dover*•†..... Piscataquis	O. M. Robinson.
Eastport*•†. Washington	S. D. Leavitt.
▲Ellsworth*•†.... Hancock	J. A. PETERS, JR.
Fairfield*•† .....Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•† Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•†.....Oxford	E. E. Hastings.
Gardiner*•†..... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•†... Kennebec	Beane & Beane.
Hartland*•†.....Somerset	H. W. Stewart.
▲Houlton*•†..... Aroostook	POWERS & POWERS.
Kennebunk*•† ..... York	W. L. Dane.
Kingfield*•.....Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	NEWELL & SKELTON.
" "	WHITE & CARTER.
Limerick*..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•† A'd'gin	John H. Maxwell.
▲Machias*•†...Washington	C. B. DONWORTH.
Madison*•†.....Somerset	C. A. Wilber.
McKinley*•†..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*•†.....Penobscot	J. M. Sanborn.
North Berwick*•†...York	N. Hobbs.
Norway*•†..... Oxford	A. S. Kimball.
Oakland*•†..... Kennebec	George W. Field.
Oldtown*•†.....Penobscot	JOSEPH F. GOULD.
▲Paris*•†..... Oxford	See South Paris.
Phillips*•†..... Franklin	F. E. Timberlake.
Pittsfield*•†.....Somerset	J. W. Manson.
▲Portland*•† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•† Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† ..... Knox	EDWARD B. MacALLISTER.
Rockport*•†..... Knox	G. H. M. Barrett.
Rumford Falls*•†. Oxford	H. E. Stearns.
Saco*•† ..... York	FAIRFIELD & MOORE.
Sanford*•† ..... York	FRED J. ALLEN.
Searsport*•† ..... Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*†.... York	G. C. Yeaton.
South Paris*•†.... Oxford	George A. Wilson.
Thomaston*•† ..... Knox	J. H. H. HEWITT.
Tremont* ..... Hancock	E. W. French.
Waldoboro*•† .... Lincoln	O. D. Castner.
Waterville*•†..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton*..... York	Charles E. Weld.
Wilton*•†..... Franklin	C. N. Blanchard.
Winthrop*•†.... Kennebec	C. C. Stevens.
▲Wiscasset*•†•.... Lincoln	George B. Sawyer.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†..... York	James T. Davidson.

MARYLAND.

Town and County.	Name.
▲Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•† Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*•†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Baltimore*•▲..Baltimore (*Continued.*)	A. BERNARD CHANCELLOR, 108 East Lexington St. References: Fidelity & Deposit Co., and John L. Williams & Sons, bankers, Richmond, Va.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	HODSON & HODSON, 6 East Lexington St. Attorneys, Solicitors, and Proctors. Reference: National Marine Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Building. Attorney for Credit Men's Association.
" ..... "	HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
" ..... "	STEINER & PUTZEL, Law Bldg. Long distance telephone 3388. Reference: Nat. Union Bk.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*†.....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*•† ..Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•†.....Somerset	Clarence P. Lankford.
▲Cumberland*•†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*•†.....Caroline	Henry R. Lewis.
Dickeyville*... Baltimore	See Baltimore.
▲Easton*•† ..... Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† .Caroline	See Denton.
▲Frederick*•†....Frederick	E. S. IICHELBERGER.
Frostburg*•†..... Allegany	Clayton Furnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•† H'rf'rd	See Aberdeen.
Hyattsville*•† Prince Geo.	WELLS & WELLS.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*•...St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*....Frederick	Emory L. Coblentz.
Mount Airy*•† .....Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*•....Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†..... Garrett	G. S. Hamill.
Oxford*•†..... Talbot	W. H. Adkins.
Pocomoke City*•† W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•† Som'rset	MILES & STANFORD.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ....Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†. M'tg'm'ry	See Rockville.
Sharpsburg*•†...Wash'ton	See Hagerstown.
Smithsburg*•† . Wash'ton	See Hagerstown.
▲Snow Hill*•†....Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Taneytown*•†.....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•† ..... Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr. Geo.	Magruder & Wilson.
▲Westminster*•† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*•† Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

Town and County.	Name.
MASSACHUSETTS.	
Abington*•† ....Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury*•†.....Essex	George W. Cate.
Amherst*•†....Hampshire	W. Hamlin.
Andover*•†.....Essex	George H. Poor.
Arlington*•†...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*. Worcester	See Athol.
Attleboro*•† .....Bristol	F. I. Babcock.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•† Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	J. F. McGOWAN.
¶Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 48 Congress St. Formerly President Traders National Bank, Boston. Refers to any bank in Boston.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
" ..... "	WILLIAM G. WAITT, Equitable Bldg. Corporation, probate, and commercial law and collections. Refers to Shoe & Leather National Bank.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ....Plymouth	HERBERT H. CHASE.
Brookline*•† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•† Mid'sex	See Cambridge.
Canton*•† .....Norfolk	See Dedham.
Chelsea*•†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*•† ....Hampden	Luther White.
Chicopee Falls*•† .Hamp'n	James H. Loomis.
Clinton*•† ..... Worcester	EDMOND A. EVANS.
Cohasset*•† .....Norfolk	Louis T. Cushing.
Concord*•† .....Middlesex	Prescott Keyes.
Conway*•† .....Franklin	See Greenfield.
Danvers*•† .....Essex	Daniel N. Crowley.
▲Dedham*•†.....Norfolk	D. G. HILL.
East Bridgewater*•† Ply'th	R. O. Harris.
East Cambridge*•† Mid'se'x	See Cambridge.
Easthampton*•† Hamps're	Edward L. Shaw.
East Weymouth*•† Norf'k	See Weymouth.
▲Edgartown*•† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*•† .....Middlesex	See Lowell.
Fairhaven*•†.....Bristol	J. L. Gillingham.
▲Fall River*•†.....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
" ..... "	L. ELMER WOOD. Refers to Metacomet National Bank.
Falmouth*•† ..Barnstable	See Barnstable.
▲Fitchburg*•† ..Worcester	CHARLES E. WARE. Attorney for Fitchburg National Bank.
Florence*•† ....Hampshire	See Northampton.
Foxboro*•† .....Norfolk	E. C. CORNEY.
Framingham*•†. Mid'esex	WALTER ADAMS.
Franklin*•† .....Norfolk	Wiggins & Doe.
Gardner*•† .....Worcester	PIERCE & STILES.
Georgetown*•† .....Essex	W. A. Butler.
Gloucester*•†.....Essex	HENRIN. WOODS. Refers to Cape Ann National Bank.
Grafton*•† .....Worcester	W. E. Fowler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Great Barrin'n*•†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*†....Franklin	GREENE & DAVENPORT.
Harwich*†....Barnstable	See Barnstable.
Haverhill*†.....Essex	POOR & FULLER.
Haydenville*†..Hamps're	See Northampton.
Hingham*†....Plymouth	Thomas H. Buttimer.
Hollis'on*†....Middlesex	J. P. Dexter.
Holyoke*•†.....Hampden	P. J. GARVEY.
Hopkinton*†..Middlesex	George L. Hemenway.
Hudson*•†.....Middlesex	James T. & R. E. Joslin.
Hyannis*†....Barnstable	Henry H. Baker, Jr.
Hyde Park*•†.....Norfolk	E. C. JENNY.
Ipswich*†.....Essex	George H. W. Hayes.
▲Lawrence*•†.....Essex	SWEENEY & DOW.
Lee*•†.....Berkshire	A. B. Clark.
Leicester*.....Worcester	Henry O. Smith.
Lenox*†.....Berkshire	See Pittsfield.
Leominster*•†..Worcester	HARRY C. BASCOM.
Lexington*•†..Middlesex	A. E. Scott.
▲Lowell*•†.....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*•.....Hampden	See Springfield.
Lynn*•†.....Essex	JOHN M. BARRY.
Malden*•†.....Middlesex	P. J. McGUIRE.
Manchester*•†.....Essex	See Gloucester.
Marblehead*•†.....Essex	Wm. D. T. Trefey.
Marlboro*•†....Middlesex	Edgar Weeks.
Medford*•†....Middlesex	B. F. Hayes.
Medway*•†.....Norfolk	A. T. Johnson.
Melrose*•†.....Middlesex	Frank L. Washburn.
Merrimac*•†.....Essex	T. H. Hoyt.
Methuen*•†.....Essex	Wm. M. Rogers.
Middleboro*•†..Plymouth	George W. Stetson.
Milford*•†.....Worcester	Lowell E. Fales.
Millbury*•†.....Worcester	H. W. Aiken.
Milton*•†.....Norfolk	C. F. Hall.
Monson*•†.....Hampden	See Springfield.
▲Nantucket*•†..Nantucket	ALLEN COFFIN.
Natick*•†.....Middlesex	C. G. Bancroft.
▲New Bedford*•†..Bristol	WENDELL H. COBB. General Practice in Federal and State Courts.
Newbury.....Essex	See Newburyport.
▲Newburyport*•†....Essex	N. N. JONES.
Newton*•†....Middlesex	Louis A. Hall.
Newton Center*•†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*•†Middlesex	See Newton.
North Adams*•†.Berks're	BEER & DOWLIN.
▲Northampton*•†Hamps're	JOHN W. MASON.
No. Attleboro*•†..Bristol	F. B. Byram.
Northboro*•†..Worcester	William M. Brigham.
No. Brookfield*•†Wo'ster	Henry W. King.
No. Cambridge*•†Mid'sex	See Cambridge.
North Easton*•†..Bristol	M. L. Urann.
Norwell*•.....Plymouth	H. T. Fogg.
Oakdale*•†....Worcester	Cutting & Sheehan.
Orange*•†.....Franklin	E. S. Hall.
Oxford*•†....Worcester	See Worcester.
Palmer*•†.....Hampden	W. W. LEACH.
Peabody*•†.....Essex	JOHN J. CAHILL.
▲Pittsfield*•†....Berkshire	E. T. SLOCUM.
▲Plymouth*•†...Plymouth	EDWARD A. BURNETT.
Provincetown*•†Barn'ble	R. A. Hopkins.
Quincy*•†.....Norfolk	W. W. JENNESS.
Randolph*•†.....Norfolk	Asa P. French.
Reading*•†....Middlesex	James W. Grimes.
Rockland*•†...Plymouth	George W. Kelley.
Rockport*•†.....Essex	See Gloucester.
Rowley*•†.....Essex	See Newburyport.
▲Salem*•†.....Essex	WILLIAM D. CHAPPLE. Attorney for Mercantile National Bank.
Salisbury*•.....Essex	See Newburyport.
Shelburne Falls*•†Fra'lin	Henry M. Puffer.
Somerville*•†..Middlesex	See Boston.
South Braintree*•†.Nor'k	C. C. Mellen.
Southbridge*•†Worcester	Henry B. Montague.
So. Framingham*•†Md'l'x	John M. Merriam.
South Weymouth*•†Nor'k	Louis A. Cook.
S. Yarmouth*•†Barnstable	See Barnstable.
Spencer*•†....Worcester	A. W. Curtis.
▲Springfield*•†..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
" ..... "	STUART M. ROBSON. Refers to Hampden Loan and Trust Co.
" ..... "	FREDERICK H. STEBBINS. Attorney for City National Bank.
Stockbridge*•†.Berkshire	See West Stockbridge.
Stoneham*•†...Middlesex	W. B. Stevens.
Stoughton*•†.....Norfolk	Oscar A. Marden.
▲Taunton*•†.....Bristol	H. J. FULLER.
Townsend*•†..Middlesex	C. F. Worcester.
Turner's Falls*•†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*•†..Worcester	W. J. Taft.
Wakefield*†....Middlesex	Samuel K. Hamilton.
Wales*†.....Hampden	H. A. McFarland.
Waltham*•†....Middlesex	R. M. Stark.
Ware*•†.....Hampshire	H. M. Coney.
Wareham*•†...Plymouth	G. C. Tobey.
Warren*•†....Worcester	E. C. SAWYER.
Watertown*•†.Middlesex	Joseph P. Keefe.
Webster*•†....Worcester	H. J. Clarke.
Wellfleet*•†...Barnstable	H. P. Harriman.
Westboro*•†...Worcester	A. F. BROWN.
Westfield*•†....Hampden	ALFRED F. LILLEY.
West Gardner*†.Wor'ster	G. R. Warfield.
Westminster*†Worcester	See Fitchburg.
West Newbury*....Essex	See Newburyport.
West Newton*•†..Mid'sex	LAWRENCE BOND.
WestStockbridge*•†Berk.	W. C. Spaulding.
Weymouth*•†....Norfolk	A. P. WORTHEN.
Whitinsville*•†Worcester	See Worcester.
Whitman*•†....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*•†.Wor'ster	F. B. Spalter.
Winchester*•†..Middlesex	G. S. Littlefield.
Woburn*•†.....Middlesex	JOHN G. MAGUIRE.
▲Worcester*•†..Worcester	RICE, KING & RICE.
Wrentham*•†....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*•.....Lenawee	Robertson & Clark.
▲Adrian*•†.....Lenawee	JOHN E. BIRD.
Akron*•†.....Tuscola	See Caro.
Albion*•†.....Calhoun	M. D. Weeks.
Algonac*†.....St. Clair	J. M. Robertson.
▲Allegan*•†.....Allegan	I. C. MONTAGUE.
Allen*•†.....Hillsdale	F. A. Roethlaberger.
Alma*•†.....Gratiot	Francis Palmer.
Almont*•†.....Lapeer	F. P. Andrus.
▲Alpena*•†.....Alpena	JOSEPH H. COBB.
▲Ann Arbor*•† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*•†.....Sanilac	See Carsonville.
Argyle.....Sanilac	See Carsonville.
Armada*•†.....Macomb	Bert C. Preston.
Ashley*•†.....Gratiot	See Ithaca.
Athens*•†.....Calhoun	Charles A. Standiford.
▲Atlanta*..Montmorency	See Gaylord.
Au Sable*•†.....Iosco	See Tawas City.
▲Autrain*•†.....Alger	See Marquette.
▲Bad Axe*•†.....Huron	CHARLES L. HALL.
▲Baldwin*•†.....Lake	See Reed City.
Bancroft*•†...Shiawassee	M. V. B. Wixom.
Bangor*•†....Van Buren	R. M. Chase.
Barryton*.....Mecosta	See Big Rapids.
Battle Creek*•†..Calhoun	LELAND H. SABIN.
▲Bay City*•†.....Bay	EDGAR A. COOLEY.
Bay Port*•†.....Huron	See Port Austin.
Belding*•†.....Ionia	H. L. Vanisenschoten.
▲Bellaire*•†.....Antrim	Leavitt & Guile.
Belleville*•†.....Wayne	See Wayne.
Bellevue*•†.....Eaton	George P. Stevens.
Benton Harbor*..Berrien	HUMPHREY S. GRAY.
Benzonia*•†.....Benzie	See Frankfort.
BerrienSprings*..Berrien	R. D. Dix.
▲Bessemer*•†.....Gogebic	S. S. Cooper.
▲Big Rapids*•†....Mecosta	W. S. TUCKER.
Birmingham*•†..Oakland	See Pontiac.
Bliss'ld*•†.....Lenawee	John A. Riley.
Breckenridge*•†..Gratiot	See St. Louis.
Brighton*•†...Livingston	B. T. O. Clark.
Britton*•†.....Lenawee	See Adrian.
Bronson*•†.....Branch	M. Thompson.
Brooklyn*•†.....Jackson	J. C. Covert.
Brown City*•†....Sanilac	Fred A. Farr.
Buchanan*•†.....Berrien	A. A. Worthington.
Burr Oak*•†.. St. Joseph	A. M. Graham.
Byron*•†.....Shiawassee	See Durand.
▲Cadillac*•†.....Wexford	SAWYER & BISHOP.
Caledonia*•†.....Kent	See Middleville.
Calumet*•†.....Houghton	P. H. O'BRIEN.
Camden*.....Hillsdale	See Hillsdale.
Capac*•†.....St. Clair	J. W. Willoughby.
Carleton*•†.....Monroe	See Dundee.
▲Caro*•†.....Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•†.....Sanilac	Thomas G. Graham.
Caseville*•†.....Huron	T. B. Woodworth.
Cass City*•†.....Tuscola	J. D. Brooker.
▲Cassopolis*•†.....Cass	L. H. GLOVER.
Cedar Springs*•†.....Kent	Stuart & Barker.
Central Lake*•†....Antrim	M. W. Neukirk.
▲Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Cruikshank.
▲Charlotte*•†.....Eaton	McCALL & SHEPHERD.
▲Cheboygan*•†.Cheboygan	GEORGE E. BELL.
Chelsea*•†....Washtenaw	A. W. Wilkinson.
Chesaning*•†.....Saginaw	E. V. Mudge.
Clare*•†.....Clare	C. W. Perry.
Clarkston*.....Oakland	L. N. Brown.
Clarksville*•†.....Ionia	See Ionia.
Clayton*•†.....Lenawee	J. E. Bird.
Climax*•†....Kalamazoo	See Vicksburg.
Clinton*•†.....Lenawee	Edwin R. Smith.
Clio*•†.....Genesee	J. L. Curry.

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Town and County.	Name.
▲Coldwater*†..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*†..... Midland	See Midland.
Coloma*†..... Berrien	See Benton Harbor.
Colon*† ..... St. Joseph	D. L. Akey.
Concord*† ..... Jackson	See Jackson.
Constantine*† St. Joseph	James M. Harvey, Jr.
Coopersville*†... Ottawa	James Cilley.
▲Corunna*†.... Shiawassee	John T. McCurdy.
Covert*†..... Van Buren	H. B. Chase.
Croswell*†..... Sanilac	CHARLES L. HALL.
▲Crystal Falls*† ..... Iron	A. L. Fleweiling.
Dansville*..... Ingham	See Lansing.
Davison*† ..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*†.... Van Buren	A. L. MOULTON.
Deckerville*†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS, WHITING & HITCHCOCK, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	HAUG & YERKES, Campau Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, Commercial Nat. Bank, and Detroit River Savings Bank.
Dexter*†.... Washtenaw	James T. Honey.
Dimondale*†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*†..... Cass	JOHN WOOSTER.
Downington*†... Sanilac	F. S. Viets.
Dryden*†..... Lapeer	T. Williams.
Dundee*†..... Monroe	Randall & Corbin.
Durand*†.... Shiawassee	Fred J. Northaway.
▲Eagle River*..Keweenaw	See Calumet.
East Jordan*▲ Charlevoix	A. B. Nicholas.
East Saginaw†...Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Tawas City.
Eaton Rapids*†....Eaton	J. B. Hendee.
Edmore*†.... Montcalm	See Ionia.
Elk Rapids*†..... Antrim	A. B. Dougherty.
Elkton*†..... Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
Emmett*†..... St. Clair	See Port Huron.
▲Escanaba*†..... Delta	IRA C. JENNINGS.
Evart*†..... Osceola	C. H. Rose.
Ewen*†..... Ontonagon	See Bessemer.
Fairgrove*†..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*†..... Genesee	Henry C. Riggs.
Fennville*†..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	CLINTON ROBERTS.
Flushing*▲..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*†..... Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.
Freeport*†..... Barry	See Hastings.
Fremont*†.... Newaygo	S. W. Dunham.
Gagetown*†..... Tuscola	See Cass City.
Galesburg*†.. Kalamazoo	R. G. Smith.
Galien*†..... Berrien	See Three Oaks.
▲Gaylord*†..... Otsego	A. D. Marshall.
Gladstone*†..... Delta	Smith & Empson.
▲Gladwin*▲..... Gladwin	Charles B. Wilmot.
Gobleville*†...Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	H. T. ROOT.
Grand Ledge*†.....Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*†..... Kent	CRANE, NORRIS & STEVENS, Mich. Trust Co. Bldg. References: Any bank in city.
Grass Lake*†....Jackson	E. Pelton.
▲Grayling*†..... Crawford	Joseph Patterson.
Greenville*†.. Montcalm	E. J. Bowman.
Hancock*†.... Houghton	Dunstan & Hanchette.
Hanover*†..... Jackson	See Jackson.
Harbor Beach*.... Huron	CHARLES L. HALL.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*†..... Oceana	F. S. Gurney.
Hartford*†... Van Buren	A. H. Tuttle.
▲Hastings*†..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*†..... Osceola	C. M. Beardsley.

Town and County.	Name.
▲Hillsdale*†..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	John C. Post.
Holly*†..... Oakland	C. F. Collier.
Homer*†..... Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†....Houghton	CHADBOURNE & REES.
Howard*† .... Montcalm	C. W. Perry.
▲Howell*†..... Livingston	W. P. VAN WINKLE.
Hubbardston*..... Ionia	Frank Rogers.
Hudson*† ..... Lenawee	Grant Fellows.
Imlay City*†..... Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	F. C. MILLER.
▲Iron Mountain*†.Dick'n	E. A. WOODWARD.
Iron River*†..... Iron	I. W. Byers.
Ironwood*†..... Gogebic	C. E. MILLER.
Ishpeming*† .. Marquette	H. O. YOUNG.
▲Ithaca*†..... Gratiot	George P. Stone.
▲Jackson*† ..... Jackson	BADGLEY & BADGLEY.
Jasper*† ..... Lenawee	H. C. Pratt.
Jonesville*† ....Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*† .... Kalkaska	C. C. Jencks.
Kinde*† ..... Huron	James H. Hall.
Kingston*† ..... Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†....Missaukee	F. O. Gaffney.
Lake Linden*† Houghton	See Houghton.
Lake Odessa*† ..... Ionia	See Ionia.
Lake View*†..Montcalm	Salem F. Kennedy.
L'Anse*† ..... Baraga	P. R. McKernan.
¶Lansing*† ..... Ingham	J. L. FINCH.
▲Lapeer*† ..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Calumet.
Lawrence*†..Van Buren	See Kalamazoo.
Lawton*† .... Van Buren	See Kalamazoo.
▲Leland*†..... Leelanau	A. F. Bonting.
Lenox*†..... Macomb	See Richmond.
Leslie*†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*†..... Genesee	James L. Spencer.
Litchfield*† .... Hillsdale	L. B. Agard.
Lowell*† ..... Kent	John W. Matthewson.
▲Ludington*† ..... Mason	H. C. HUTTON.
Lyons*† ..... Ionia	E. C. Spalding.
Mancelona*† ..... Antrim	H. B. Hudson.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*† ..... Manistee	DOVEL & SMITH.
▲Manistique*†Schoolcraft	VIRGIL I. HIXSON.
Manton*† ..... Wexford	I. C. Wheeler.
Maple Rapids*....Clinton	See St. Johns.
Marcellus*† ..... Cass	Smith & Harmon.
Marine City*† ..... St. Clair	F. S. Parker.
Marlette*† ..... Sanilac	D. S. McClure.
▲Marquette*† ..Marquette	CHARLES R. BROWN & SON.
▲Marshall*† ..... Calhoun	HERBERT E. WINSOR.
▲Mason*† ..... Ingham	L. B. McArthur.
Mayville*† ..... Tuscola	T. J. Eveland.
Mears*† ..... Oceana	John T. Cummings.
Memphis*† .... Macomb	See Almont.
Mendon*†..... St. Joseph	E. E. Harwood.
▲Menominee*†Menominee	SAWYER & WAITE.
Merrill*† ..... Saginaw	See Saginaw.
Middleville*† ..... Barry	H. E. Hendricks.
▲Midland*† ..... Midland	E. P. Rice.
Milan*† ..... Washtenaw	H. C. Salisbury.
Milford*† ..... Oakland	Edward J. Bissell.
Millington*†..... Tuscola	See Vassar.
Minden City*† ... Sanilac	See Sanilac Center.
▲Mio* ..... Oscoda	See Grayling.
▲Monroe*† ..... Monroe	LANDON & LOCKWOOD.
Montague*† ..Muskegon	See Whitehall.
Montrose*† ..... Genesee	See Clio.
Morenci*† ..... Lenawee	C. S. Ingals.
Morrice*† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† ..Isabella	FRANCIS H. DODDS.
Muir*†..... Ionia	George Bennett.
Mulliken*†..... Eaton	See Grand Lodge.
Munising*† ..... Alger	Walsh & Pardee.
▲Muskegon*† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*† ..... Barry	Walter S. Powers.
Negaunee*† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲New Berry*† ..... Luce	Sanford N. Dutcher.
New Haven*†....Macomb	Adam T. Bennett.
Niles*† ..... Berrien	WILLIAM J. GILBERT.
North Adams*† Hillsdale	See Hillsdale.
North Branch*†..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*†..... Wayne	C. C. Yerkes.
Ogden*† ..... Lenawee	See Adrian.
Olivet* ..... Eaton	See Bellevue.
Omer*†..... Arenac	W. C. Cook.
Onaway*▲.... Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*†..... Oakland	William E. Littell.
Oscoda*† ..... Iosco	See Tawas City.
Otsego*†..... Allegan	ANDERSON & ANDERSON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Ovid*† ..... Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*† ..... Oceana	WILLIAM T. EVANS.
Perrinton*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† .... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAILTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† .. Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	JOHN H. PATTERSON.
Port Austin*† .... Huron	James H. Hall.
Port Hope*† ..... Huron	See Harbor Beach.
▲Port Huron*† ... St. Clair	GEORGE G. MOORE.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* ..... Macomb	W. S. Stone.
Rochester*† .... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers* ..... Presque Isle	G. Covey, Jr.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Roscom'on	Charles L. De Waele.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ..... Washtenaw	See Ypsilanti.
Sand Beach*† ..... Huron	See Harbor Beach.
▲Sanilac Center* ... Sanilac	William H. Burgess.
Saranac*† ..... Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† VanBuren	S. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ..... Kent	B. N. Keister.
Springport*† .... Jackson	See Albion.
▲Standish*† ..... Arenac	M. D. Snow.
▲Stanton*† ..... Montcalm	L. C. PALMER.
St. Charles*† .... Saginaw	T. P. Zander.
St. Clair*† ..... St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ..... Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† ..... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† ..... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*† Gr'ndTra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta† ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† .... Muskegon	Paul L. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† .... Ingham	W. T. Webb.
Woodland*● ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. Freeman.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ... Freeborn	TODD & CARLSON
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† .... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† ..... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	E. M. Stanton.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† .... Bigstone	See Graceville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† .. Renville	H. C. Berry.
Blooming Prairie*† Ste'e	W. R. Hoskyn.
▲Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
▲Brainerd*† ... Crow Wing	T. C. BREWITT.
Brandon*† ..... Douglas	See Alexandria.
▲Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Osteine.
Cannon Falls*† Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.
▲Center City*† .... Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
Chaska*† ..... Carver	T. F. CREVEN.
Chatfield*† ..... Fillmore	Joseph Underleak.
Chokio*† ..... Stevens	See Morris.
Clara City*† ... Chippewa	See Granite Falls.
Claremont*† ..... Dodge	B. F. Hood.
Clarkfield*† Yello' Medi'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*† Sherburne	See Big Lake.
Clearwater*† ..... Wright	See St. Cloud.
Climax*† ..... Polk	See Crookston.
Clinton* ..... Bigstone	See Graceville.
Cloquet*† ..... Carlton	W. L. Chase.
Cokato*† ..... Wright	F. Swanson.
Comfrey ..... Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*† ..... Lyon	W. D. Fanning.
▲Crookston*† ..... Polk	MILLER & FOOTE.
Dassell*† ..... Meeker	See Litchfield.
Dawson*† . Lac-qui-Parle	A. W. Ewing.
Deer River*† ..... Itasca	See Grand Rapids.
Delano*† ..... Wright	F. H. Lindsley.
Delavan*† ..... Faribault	S. J. Abbott.
▲Detroit*† ..... Becker	FRANK RICHARDSON.
Dexter*† ..... Mower	G. W. King.
Dodge Center*† ... Dodge	See Kasson.
Donnelly* ..... Stevens	See Morris.
Dover*† ..... Olmsted	See Rochester.
▲Duluth*† ..... St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St. Paul National Bank, St. Paul.
Dundee*† ..... Nobles	See Slayton.
Eagle Bend*† ..... Todd	See Long Prairie.
East Grand Forks*† Polk	Graves & Massee.
Easton*† ..... Faribault	See Wells.
Echo*† . Yellow Medicine	R. Vaaller.
Eden Valley*† .... Meeker	James H. Doran.
Edgerton*† ..... Pipestone	C. G. Brady.

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Town and County.	Name.
▲Elbow Lake*•† .....Grant	F. & M. Casey.
Elgin*•† .....Wabasha	See Plainview.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† .....Nobles	John F. Flynn.
Elmore*•† .....Faribault	H. B. Smith.
Ely*•†.....St. Louis	GEORGE WESCOTT.
Elysian*•†.....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*•†.....Polk	See Crookston.
Evansville*•† ....Douglas	A. O. Feet.
Eveleth*•†.....St. Louis	M. D. L. Fuller.
Excelsior*•† ....Hennepin	W. P. McDonald.
Eyota*•†.....Olmstead	See Rochester.
Fairfax*•† .....Renville	A. V. Rieke.
▲Fairmont*•†.....Martin	H. M. BLAISDELL.
▲Faribault*•†.....Rice	A. D. KEYES.
Farmington*•† ...Dakota	A. C. Finney.
Felton*•†.....Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*•† .....Polk	Thomas Keefe.
Fisher*•† .....Polk	E. D. Kingsland.
Foley*•† .....Benton	See Sauk Rapids.
Foston*•† .....Polk	B. S. Bennett.
Franklin*•† .....Renville	See Fairfax.
Frazee*•†.....Becker	See Detroit City.
Frost.....Faribault	See Wells.
Fulda*•† ....Murray	M. E. Foley.
Garyne*•†.....Norman	See Fertile.
Gaylord*•† .....Sibley	G. A. McKenzie.
Gibbon*•† .....Sibley	See Gaylord.
▲Glencoe*•†.....McLeod	F. R. ALLEN.
Glenville*•†.....Freeborn	See Albert Lea.
▲Glenwood*•† .....Pope	E. M. Webster.
Good Thunder*•†BlueE'th	See Mapleton.
Graceville*•†....Bigstone	M. S. STEVENS.
Granada*•† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*•†..Mower	See Spring Valley.
▲Grand Rapids*•†...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•†.....Meeker	A. T. Nelson.
▲Hallock*•†.....Kittson	R. R. Greenberg.
Halstad*•† .....Norman	A. O. Ueland.
Hamline*•† .....Ramsey	See St. Paul.
Hammond*•† ...Wabasha	See Wabasha.
Hampton*•† .....Dakota	See Farmington.
Hancock*•† .....Stevens	F. M. Klein.
Hanska*.....Brown	See Madella.
Hardwick*•†.....Rock	See Lu Verne.
Harmony*•†.....Fillmore	See Preston.
Hartland*•†.....Freeborn	See Albert Lea.
▲Hastings*•†.....Dakota	F. M. CROSBY.
Hawley*•†.....Clay	G. Halverson.
Hayfield*•† .....Dodge	See Kasson.
Hector*•† .....Renville	O. A. Allen.
▲Henderson*•† .....Sibley	W. H. Leeman.
Hendrum*•† .....Norman	See Halstad.
Henning*•† ....Otter Tail	See Fergus Falls.
Herman*•†.....Grant	Arthur B. Childress.
Heron Lake*•†...Jackson	L. F. Lammers.
Hibbing*•† .....St. Louis	W. J. POWER.
Hills*•† .....Rock	See Lu Verne.
Hoffman*•†.....Grant	William Schellbach.
Hollandale*•† .....Pipestone	See Pipestone.
Houston*•† .....Houston	See Caledonia.
Howard Lake*•†..Wright	F. E. Latham.
Hubbard*.....Hubbard	See Park Rapids.
Hutchison*•† .....McLeod	H. H. Bonniwell.
Ionia*•†.....Murray	See Slayton.
Isanti*.....Isanti	See Cambridge.
▲Jackson*•† .....Jackson	T. J. Knox.
Janesville*•† .....Waseca	A. J. O'GRADY.
Jasper*•†.....Pipestone	F. L. James.
Jeffers.....Cottonwood	See Windom.
Jordan*•†.....Scott	F. J. Leonard.
Kasson*•†.....Dodge	Robert Taylor.
Kennedy*•† .... Marshall	See Hallock.
Kensington*•† .. Douglas	See Alexandria.
Kenyon*•† .....Goodhue	F. M. Lamp.
Kerkhoven*•† ...Swift	See Benson.
Klester* .....Faribault	See Alden.
Kilkenny*•†.....Lesueur	See Waterville.
Kinbrace*.....Nobles	See Worthington.
Lafayette*•† .....Nicollet	See Winthrop.
▲Lake Benton*•† ..Lincoln	John McKenzie.
Lake City*•† .....Wabasha	ALLEN J. GREER.
Lake Crystal*•†BlueEa'th	D. A. Reed.
Lakefield*•† .....Jackson	E. T. Smith.
Lake Park*•†.....Becker	See Detroit.
Lakeville*•† .....Dakota	See Farmington.
Lamberton*•† ...Redwood	F. Clague.
Lanesboro*•†....Fillmore	Chapman & Chapman.
Le Roy*•† .....Mower	G. W. W. Harden.
Lester Prairie*•†.McLeod	See Glencoe.
Lesueur*•† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*•† .....Winona	See Winona.
▲Litchfield*•†.....Meeker	C. H. Strobeck.
▲Little Falls*•†...Morrison	E. P. ADAMS.
▲Long Prairie*•† .....Todd	J. D. Jones.

Town and County.	Name.
Lowry*•† .....Pope	See Glenwood.
▲Luverne*•†.....Rock	W. N. DAVIDSON.
Lyle*•† .....Mower	See Austin.
Mabel*•† .....Fillmore	W. H. Hammer.
Madelia*•† .....Watonwan	BETHER & HAYCROFT.
▲Madison*•†.Lac-qui-Parle	H. L. Hayden.
Madison Lake*•†BlueE'th	See Mankato.
▲Mankato*•† ...Blue Earth	WM. N. PLYMAT.
▲Mantorville*•.....Dodge	Littleton & McCaughey.
Maple Lake*•†....Wright	J. E. Madigan.
Mapleton*•† ..Blue Earth	U. G. Argetsinger.
▲Marshall*•†.....Lyon	SEWARD & BURCHARD.
Maynard*•† ....Chippewa	See Montevideo.
Mazeppa*•† .....Wabasha	Michael Marx.
McIntosh*•† .....Polk	S. H. Drew.
Melrose*•†.....Stearns	Donahue & Stephens.
Menahga*•†.....Wadena	See Park Rapids.
Merriam Park*•†.Ramsey	Wardell Spencer.
Milaca*•† .....Millelacs	Giddings & Pratt.
Milan*•† .....Chippewa	See Montevideo.
Minneapolis*•† Hennepin	WASHINGTON SMITH, 914-916 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to R. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneota*•†.....Lyon	See Marshall.
Minnesota Lake*•†F'rib'lt	See Mapleton.
▲Montevideo*•† .Chippewa	LYNDON A. SMITH.
Montgomery*•†..Lesueur	C. D. McCarthy.
Monticello*•† .....Wright	James C. Tarbox.
▲Moorhead*•†.....Clay	EDWIN ADAMS.
▲Mora*•†.....Kanabec	J. C. Pope.
Morgan*•†.....Redwood	Albert Hauser.
▲Morris*•†.....Stevens	LEWIS C. SPOONER.
Morristown*•†.....Rice	See Faribault.
Morton*•†.....Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•†.....Swift	See Benson.
New Duluth*•†..St. Louis	See Duluth.
New London*•†Kandiyo'i	See Willmar.
New Paynesville*•† St'rns	See St. Cloud.
New Prague*•†.....Scott	E. A. Edgerton.
New Richland*•†.Waseca	B. F. McGregor.
▲New Ulm*•†.....Brown	EINER HOIDALE.
New York Mills*•†Ott'rt'l	See Wadena.
Nicollet*•†.....Nicollet	See St. Peter.
Northbranch*•†...Chicago	Charles A. Holt.
Northfield*•†.....Rice	R. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•†.....Carver	George J. Bradley.
Olivia*•† .....Renville	S. R. Miller.
▲Ortonville*•†.....Bigstone	F. L. CLIFF.
Osakis*•†.....Douglas	F. H. Borchert.
▲Owatonna*•†.....Steele	WHEELOCK & SPERRY
▲Park Rapids*•†...Hubbard	B. F. Wright.
Pelican Rapids*•†Ot'r T'il	James T. McCullough.
Perham*•† .....Otter Tail	M. J. Daly.
Perley*•†.....Norman	See Halstad.
▲Pine City*•† .....Pine	S. G. L. Roberts.
Pine Island*•†...Goodhue	See Zumbrota.
▲Pipestone*•† ....Pipestone	EVANS & EVANS.
Plainview*•† .....Wabasha	J. A. Carley.
Plato*•† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*•†.....Fillmore	Wells & Hopp.
▲Princeton*•† ....Millelacs	J. J. SKAHEN.
Racine*•†.....Mower	See Spring Valley.
Raymond*•† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*•†.Redlake	C. E. Boughton.
▲Red Wing*•†....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•† Redw'd	A. C. Doliff.
Renville*•†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*•†.....Redwood	See Lamberton.
▲Rochester*•†.....Olmsted	B. W. EATON.
Rockdell*.....Olmsted	See Rochester.
Rockford*•†.....Wright	D. D. Ames.
▲Roseau* ....Roseau	R. J. Bell.
Rothsay*•†.....Wilkin	See Breckenridge.
Round Lake*•†....Nobles	See Worthington.
Royalton*•†.....Morrison	George H. Niles.
Rush City*•†.....Chisago	J. D. Markham.
Rushford*•†.....Fillmore	G. W. Rockwell.
Rushmore*•†.....Nobles	See Worthington.
Ruthton*•†.....Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erle L. Winge.
Sanborn*•† .....Redwood	See Austin.
Sandstone*•†.....Pine	See Lamberton.
Sargeants*•†.....Mower	J. A. Smith.
Sauk Center*•†...Stearns	See Austin.
▲Sauk Rapids*•† ...Benton	M. C. Kelsey.
▲Shakopee*•†.....Scott	Thomas Van Etten.
Shelly*•†..... Norman	J. A. SENN.
Sherburne*•†.....Martin	See Ada.
Silver Lake*•†...McLeod	T. F. Knappen.
▲Slayton*•† .....Murray	See Glencoe.
	B. H. Whitney.

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Town and County.	Name.
Sleepy Eye*† ..... Brown	SOMERVILLE & OLSEN.
South St. Paul*† Dakota	See St. Paul.
Springfield*† ..... Brown	George T. Olson.
Spring Grove*† Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† ..... Todd	E. F. Gummer.
Starbuck*† ..... Pope	O. J. Johnson.
Steen*† ..... Rock	See Luverne.
Stephen*† ..... Marshall	G. A. Carr.
Stewart*† ..... McLeod	See Glencoe.
Stewartville*† .. Olmsted	O. E. Hammer.
▲Stillwater*† Washington	MANWARING & SULLIVAN.
St. Bonifacius*† Hennepin	See Minneapolis.
St. Charles*† ..... Winona	E. Hill.
▲St. Cloud*† ..... Stearns	R. B. BROWER.
St. Hilaire*† ... Red Lake	J. K. Hannay.
▲St. James*† ... Watonwan	W. S. HAMMOND.
¶▲St. Paul*† ..... Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER, RICHARDSON & LAWRENCE, National German-American Bldg. Reference: First National Bank.
▲St. Peter*† ..... Nicollet	A. A. STONE.
Swanville*† .... Morrison	See Little Falls.
Taylor's Falls*† . Chisago	See St. Paul.
Tenhassen ..... Martin	See Fairmont.
Thief Riv. F'lls*† Redlake	Henry W. Lee.
Torah*† ..... Stearns	See St. Cloud.
Tower*† ..... St. Louis	W. G. Bonham.
Tracy*† ..... Lyon	C. W. Main.
Truman ..... Martin	See Welcome.
Twin Valley*† .. Norman	E. M. Niles.
▲Two Harbors*† .... Lake	JOHN DWAN.
Tyler*† ..... Lincoln	R. A. STRICKER.
Ulen*† ..... Clay	See Hawley.
Verndale*† ..... Wadena	A. B. Kling.
Vernon C'ter*† Blue E'rth	See Mankato.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† ..... Wabasha	MULLEN & BOWDITCH.
Wabasso ..... Redwood	See Walnut Grove.
Waconia*† ..... Carver	See Minneapolis.
▲Wadena*† ..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† . Redw'd	Mohler & Gooler.
▲Warren*† ..... Marshall	A. Grindeland.
▲Waseca*† ..... Waseca	JAMES M. HANLEY.
Waterville*† .... Lesueur	G. F. Dullam.
Watkins*† ..... Meeker	See Eden Valley.
Waverly*† ..... Wright	See Buffalo.
Welcome*† ..... Martin	G. M. Hopp.
Wells*† ..... Faribault	D. A. Odell.
West Concord*† .. Dodge	W. W. Westcott.
West Duluth*† . St. Louis	Pealer & Fesler.
▲Wheaton*† ..... Traverse	O'Hair & Murphy.
▲Willmar*† .... Kandiyohi	G. H. Otterness.
▲Windom*† . Cottonwood	WILSON & BORST.
Winnebago C.*† Faribault	H. L. Bullis.
▲Winona*† ..... Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'w Med.	See Granite Falls.
Woodstock*† . Pipestone	See Pipestone.
▲Worthington*† ... Nobles	J. A. TOWN.
Wykoff*† ..... Fillmore	See Spring Valley.
Zumbrota*† ..... Goodhue	A. J. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*† .... Choctaw	See Kosciusko.
Amory*† ..... Monroe	See Tupelo.
▲Ashland* ..... Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta* ..... Perry	See Hattiesburg.
Baldwyn*† ..... Lee	Wm. Cox.
▲Batesville*† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*† . Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Belzona* ..... Washington	See Indianola.
Biloxi*† ..... Harrison	WHITE & NEVILLE.
▲Booneville*† .... Prentiss	B. A. P. Selman.
▲Brandon*† ..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	A. C. McNair.
Brookville*† ... Noxubee	See Macon.
▲Canton*† ..... Madison	F. B. PRATT.
▲Carrollton*† ..... Carroll	D. A. McEarchen.
▲Carthage* ..... Leake	Lockett & Sullivan.
Centerville*† . Wilkinson	See Gloster.
▲Charleston* . Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*† .... Coahoma	R. H. WILDBERGER.
▲Coffeeville*† .. Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*† .... Panola	Kyle & Shouds.
▲Corinth*† ..... Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur* ..... Newton	Thomas Keith.
▲Dekalb* ..... Kemper	See Macon.
Durant*† ..... Holmes	J. Wiener.
▲Ellisville*† ..... Jones	Shannon & Street.
Enterprise*† ..... Clarke	BUCKLEY & HALSELL.
Eupora*† ..... Webster	Dunn & Dunn.
▲Fayette*● ..... Jefferson	R. L. Corban.
▲Forest*† ..... Scott	Jeff. Kent.
▲Friarpoint*† ... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*† ..... Amite	F. A. McClain.
Goodman*† ..... Holmes	See Durant.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*† .... Leflore	SAM'L L. GWIN.
▲Grenada*† ..... Grenada	ROBERTSON HORTON.
Gulfport*† ..... Harrison	F. M. Evans.
▲Hattiesburg*† ..... Perry	S. E. Travis.
▲Hazlehurst*† ..... Copiah	R. N. MILLER.
▲Hernando*† ..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*† . Marshall	STRICKLAND & GAREY.
▲Houston*† ..... Chickasaw	Lyon & Stockett.
▲Indianola*† ... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Pyle.
" ..... "	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
¶▲Jackson*† ..... Hinds	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*● .... Coahoma	See Clarksdale.
▲Kosciusko*† ..... Attala	ANDERSON & DAVIS.
Laurel*† ..... Jones	T. G. McCallum.
▲Leakesville ..... Greene	J. E. Alderman.
Leland*† .... Washington	See Greenville.
▲Lexington*† ..... Holmes	H. S. HOOKER, Jr.
▲Liberty* ..... Amite	See Gloster.
▲Louisville* ..... Winston	Hopkins & Gully.
▲Macon*† ..... Noxubee	HELM & ALLGOOD.
▲Magnolia*† ..... Pike	J. H. Price.
▲Mayersville* ... Issaquena	See Rolling Fork.
McComb*† ..... Pike	J. B. Webb.
▲Meadville* ..... Franklin	See Fayette.
▲Meridian*† ... Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello* ... Lawrence	J. H. Arrington.
Moss Point*† ..... Jackson	C. H. Wood.
▲Natchez*† ..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*† ..... Newton	J. R. Byrd.
Ocean Springs*† Jackson	See Scranton.
Okolona*† .... Chickasaw	Stovall & Williams.
▲Oxford*† ..... Lafayette	H. A. Barr.
▲Paulding* ..... Jasper	Stone Deavours.
▲Philadelphia* ..... Neshoba	H. H. Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro* ..... Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*† ..... Pontotoc	O. C. Carr.
Poplarville*† Pearl River	Shivers & Shivers.
▲Port Gibson*† . Claiborne	J. McMARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† ..... Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*† ..... Hinds	D. S Fearing.
▲Ripley*† ..... Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*† ..... Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*† ..... Panola	Boothe & Boothe.
▲Scranton*† ..... Jackson	H. BLOOMFIELD.
▲Senatobia*† ..... Tate	J. F. Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*† ..... Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*† ..... Hinds	B. F. Fortner.
▲Tunica*† ..... Tunica	Henderson & Bankston.
▲Tupelo*† ..... Lee	ALLEN & ROBINS.
Utica*† ..... Hinds	See Jackson.
▲Vaiden*† ..... Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*† .. Yalob'a	BREWER & WILSON.
▲Waynesboro*† ... Wayne	C. R. Pitts.
Wesson*† ..... Copiah	See Hazlehurst.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*†.....Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†.....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland* .....Boone	Eli Penter.
Atlanta*†.....Macon	See Laplata.
Aurora*†..... Lawrence	E. J. WHITE.
Auxvasse*†.... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†.....Knox	See Edina
Barnard*†..... Nodaway	P. J. Hainey.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†..... Scot.	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†.....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†.....Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St.Franc's	J. H. Maingen.
▲Boonville*†..... Cooper	M. V. DRAFFEN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†.... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†.....Linn	A A. BAILEY.
Browning*†..... Linn	E. B. Fields.
Brunswick*†... Chariton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†..... Bates	SMITH & STANLEY.
Caineville*†... Harrison	S. P. Davisson.
Calhoun*†.....Henry	L. R. Simpson.
▲California*†.... Moniteau	J. W. HUNTER.
Callao*†..... Macon	See Macon City.
Camden Point*†....Platte	See Platte City.
Cameron*†..... Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†. C. Gir.	B. F. DAVIS.
Carl Junction*†... Jasper	See Joplin.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†.....Jasper	See Webb City.
▲Carthage*†..... Jasper	H. H. HARDING.
▲Caruthersville*• Pemiscot	C. B. Faris.
▲Cassville*•.....Barry	T. M. Allen.
Center*†..... Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*..... Reynolds	Z. C. Smith.
Centralia*†.....Boone	H. S. Booth.
Chamois*†.....Osage	Henry Marquand.
▲Charleston*†.Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†.Livingston	CHARLES A. LOOMIS.
Chula*†..... Livingston	R. F. Davis.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†.... Moniteau	See California.
Clarksdale*†.....DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†.....St. Louis	See Central
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†.....Henry	C. C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*•.....Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†.....Holt	See Oregon.
Cross Timbers*...Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*...Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†.....Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†.....Ripley	J. C. Sheppard.
Downing*†.....Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville*..... Harrison	See Blythdale.
E. Prairie*†...Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Banister.
Elmo*†.....Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†.....Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	C. H. COPPINGER.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†..... Audrain	See Laddonia.
▲Farmington*. St. Francois	M. R. SMITH.
Faucette*†.....Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†..... Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†..... Holt	B. F. McDaniel.
▲Forsyth*..... Taney	Wm. H. Johnson.
Foster*..... Bates	See Butler.
Frankford*†..... Pike	Jesse B. Jones.
▲Fredericktown*†Madis'n	E. D. Anthony.
Freeman*†..... Cass	See Harrisonville.
▲Fulton*†..... Callaway	T. A. BOULWARE.
Gainesville*..... Ozark	See Ava.
▲Galena*..... Stone	John T. Moore.
▲Gallatin*†..... Daviess	HAMILTON & DUDLEY.
Galt*• ..... Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry..... Gentry	See Darlington.
Gibbs*†..... Adair	See La Plata.
Gilliam*†..... Saline	See Slater.
Gilman City•.....Harrison	Charles D. Knight.
Glasgow*†..... Howard	H. C. COCKERILL.
Glenwood*†.....Schuyler	H. D. B. Cutler.
Golden City*†.....Barton	H. A. Raymond.
Gorin*†..... Scotland	See Memphis.
Gower*†..... Clinton	See Plattsburg.
Graham*..... Nodaway	See Maitland.
Granby*†..... Newton	See Neosho.
Granger*†..... Scotland	See Memphis.
▲Grant City*†..... Worth	J. E. SCHOOLER.
Green Castle*.....Sullivan	See Milan.
Green City*†.....Sullivan	See Greencastle.
▲Greenfield*†..... Dade	L. W. Shafer.
Green Ridge*†..... Pettis	See Sedalia.
▲Greenville*..... Wayne	See Piedmont.
Gulliford*†..... Nodaway	See Barnard.
Hale*†..... Carroll	W. T. Dixon.
Hallsville*†..... Boone	See Columbia.
Hamilton*†.....Caldwell	S. M. YOUNG.
Hannibal*†..... Marion	F. W. NEEPER.
Hardin*†..... Ray	J. T. Allbritain.
Harris*†..... Sullivan	C. B. Harris.
▲Harrisonville*†..... Cass	A. A. WHITSITT.
▲Hartville*..... Wright	J. W. Jackson.
Harwood*†..... Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†....Gascohade	AUGUST MEYER.
▲Hermitage*..... Hickory	Wm. L. Pitts.
Higbee*†..... Randolph	J. F. Jarman.
Higginsville*†. Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†..... Clay	D. L. Wilhoit.
Hopkins*†..... Nodaway	S. E. Browne.
▲Houston*..... Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†..... Bates	See Rich Hill.
Humphreys*†....Sullivan	J. D. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital

Town and County.	Name.
Hunnewell*† ..... Shelby	See Shelbina.
▲Huntsville*† .. Randolph	JOHN N. HAMILTON.
Hurdland*† ..... Knox	See Edina.
Iberia* ..... Miller	See Dixon.
▲Independence*† Jackson	ALBERT M. OTT.
▲Ironton*† ..... Iron	William R. Edgar.
▲Jackson*† .Cape Girard'u	W. H. Miller.
Jameson*† ..... Daviess	See Gallatin.
Jamesport*† ..... Daviess	SAM W. BUZARD.
Jamestown*† ... Moniteau	See California.
Jasper*† ..... Jasper	See Lamar.
¶▲Jefferson City*† ... Cole	F. M. BROWN.
Jericos* ..... Cedar	See Stockton.
Jonesburg*† Montg'mery	Johnson & Drunert.
Joplin*† ..... Jasper	JAMES P. MEAD.
▲Kahoka*† ..... Clark	Charles Hiller.
Kansas City*† ... Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Wm. B. Clark, President Ætna Insurance Co., Hartford; Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW & KRAUTHOFF, Water Works Building. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas City.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
" ..... "	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, GIBSON & McLEOD, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*† ..... Clay	See Liberty.
▲Kennett*† ..... Dunklin	C. P. Hawkin.
▲Keytesville*† ... Chariton	O. F. SMITH.
Kidder*† ..... Caldwell	See Kingston.
King City*† ..... Gentry	J. W. Sullinger.
▲Kingston* ..... Caldwell	C. S. McLaughlin.
Kingsville*† ..... Johnson	See Warrensburgh.
▲Kirksville*† ..... Adair	RIEGER & RIEGER.
Kirkwood*† ... St. Louis	O. G. MUDD.
Knobnoster*† ... Johnson	S. G. Kelley.
Knox City*† ..... Knox	See Edina.
La Belle*† ..... Lewis	E. A. Dowell.
Laclede*† ..... Linn	O. F. Libby.
Laddonia*† ..... Audrain	E. C. Kennan.
La Grange*† ..... Lewis	George R. Davis.
▲Lamar*† ..... Barton	COLE & BURNETT.
Lamonte*† ..... Pettis	See Sedalia.
▲Lancaster*† ..... Schuyler	N. M. Shelton.
La Plata*† ..... Macon	Joseph Park.
Laredo*† ..... Grundy	See Trenton.
Lathrop*† ..... Clinton	See Plattsburg.
Latour*† ..... Johnson	See East Lynne.
Lawson*† ..... Ray	See Richmond.
▲Lebanon*† ..... Laclede	J. P. NIXON.
Lee's Summit*† . Jackson	T. J. Hackler.
Leeton*† ..... Johnson	See Warrensburg.
Lemonville*† ..... Putnam	See Unionville.
Lewistown*† ..... Lewis	R. J. McNally.
▲Lexington*† ... Lafayette	ALEXANDER GRAVES.
Liberal*† ..... Barton	Grant Comfort.
▲Liberty*† ..... Clay	MARTIN E. LAWSON.

Town and County.	Name.
Licking* ..... Texas	W. H. Craven.
Lincoln*† ..... Benton	See Warsaw.
▲Linn*† ..... Osage	Ryors & Vorhall.
▲Linn Creek* ..... Camden	S. C. Roach.
▲Lincoln*† ..... Linn	George B. Milburne, Jr.
Locust Spring*† .. Daviess	See Gallatin.
Lockwood*† ..... Dade	A. J. Young.
Louisiana*† ..... Pike	JAMES W. REYNOLDS
Lowry City*† ..... St. Clair	See Osceola.
Lucerne*† ..... Putnam	T. B. Davis.
Ludlow*† ..... Livingston	See Chillicothe.
Luray*† ..... Clark	See Kahoka.
Lutesville*† ..... Bollinger	See Marblehill.
▲Macon*† ..... Macon	JOHN A. WHITE.
Madison*† ..... Monroe	George W. Ferrell.
Maitland*† ..... Holt	R. B. Bridgeman.
Malden*† ..... Dunklin	John T. McKay.
Malta Bend*† ..... Saline	See Marshall.
Mansfield*† ..... Wright	L. D. Marr.
▲Marblehill*† .... Bollinger	W. K. Chandler.
Marceline*† ..... Linn	Harry K. & H. J. West.
Marionville*† . Lawrence	C. C. Matlock.
▲Marshall*† ..... Saline	T. H. HARVEY.
▲Marshfield*† .... Webster	HARRY FYAN.
Martinsburg*† .. Audrain	See Mexico.
▲Maryville*† .... Nodaway	C. A. ANTHONY.
▲Maysville*† ..... DeKalb	Frank Costello.
Mayview*† ..... Lafayette	See Higginsville.
McFall*† ..... Gentry	C. S. Lockwood.
Meadville*† ..... Linn	E. D. Harvey.
▲Memphis*† ..... Scotland	N. M. PETTINGILL.
Mendon*† ..... Chariton	See Keytesville.
Mendota*† ..... Putnam	See Unionville.
Mercer*† ..... Mercer	See Lineville, Iowa.
Merwin*† ..... Bates	See Butler.
▲Mexico*† ..... Audrain	GEORGE ROBERTSON.
Miami* ..... Saline	John A. Dunlap.
Middletown* Montgomery	S. W. & C. I. Ray.
▲Milan*† ..... Sullivan	JOHN M. CAMPBELL.
Missouri City*† ..... Clay	L. G. Hopkins.
Moberly*† ..... Randolph	WILLARD P. CAVE.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*† .. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† ..... Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah* ..... Harrison	See Bethany.
▲Mt. Vernon*† . Lawrence	Henry Brumback.
Nelson*† ..... Saline	Wm. D. Bush.
▲Neosho*† ..... Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	R. B. COOK.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	B. D. Nortonl.
New Florence*† .. Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN ENGLEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Nianguas† ..... Webster	See Marshfield.
Norborne*† ..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† ..... Jackson	See Blue Springs.
Odessa*† ..... Lafayette	N. M. Houx.
Olean*† ..... Miller	E. M. Tuscumbia.
▲Oregon* ..... Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*† ..... Ray	See Richmond.
Osborn*† ..... DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*† ..... Franklin	See Washington.
▲Palmyra*† ..... Marion	W. M. BOULWARE.
▲Paris*† ..... Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† ..... Nodaway	See Sheridan.
Pattonsburg*† ... Daviess	T. A. Gaines.
Pax* ..... Lawrence	See Mt. Vernon.
Perry*† ..... Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† ..... Wayne	DURHAM & DAVIS.
Pierce City*† .. Lawrence	F. C. Johnston.
Pilotgrove*† ..... Cooper	See Boonville.
▲Pineville* ..... McDonald	J. A. Sturges.
▲Platte City*† ..... Platte	N. B. Anderson.
▲Plattsburg*† .... Clinton	E. C. HALL.
Pleasant Hill*† ..... Cass	GEORGE W. BRUCE.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplarbluff*† ..... Butler	S. M. CHAPMAN.
Portland*† ..... Callaway	See Fulton.
▲Potosi*† ..... Washington	E. M. Dearing.
Powersville*† ... Putnam	E. C. Wickless.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
▲Princeton*•† ..... Mercer	IRA B. HYDE.
Purdin*•† ..... Linn	See Laclede.
Puxico*•† ..... Stoddard	See Bloomfield.
Queen City*•†...Schuyler	W. M. Saxbury.
Quitman*•† ..... Nodaway	A. Collins.
Ravanna* ..... Mercer	See Princeton.
Ravenwood*•†..Nodaway	See Sheridan.
Raymore*•† ..... Cass	See Harrisonville.
Rea*•† ..... Andrew	See Savannah.
Republic*•† ..... Greene	Mooneyham & Mooneyham.
Rhineland*•†Montgomery	See Hermon.
Rich Hill*•† ..... Bates	TEMPLETON & HALES.
Richland*•† ..... Pulaski	S. J. Manes.
▲Richmond*•† ..... Ray	C. T. GARNER.
Ridgeway*•† .... Harrison	See Bethany.
Rocheport*•† ..... Boone	See Boonville.
▲Rockport*•† .... Atchison	Hunt & Bailey.
Rockville*•† ..... Bates	W. E. Heyle.
Rogersville*•†... Webster	See Marshfield.
▲Rolla*•† ..... Phelps	T. M. JONES.
Rosendale*•† ..... Andrew	See Savannah.
Rothville*•† .... Chariton	See Keytesville.
Russellville*•† ..... Cole	See Jefferson City.
Rutledge*•† ..... Scotland	See Memphis.
▲Salem*•† ..... Dent	L. Judson.
Salisbury*•† .... Chariton	W. S. STOCKWELL.
Sarcoxie*•† ..... Jasper	D. M. Roper.
▲Savannah*•† ..... Andrew	WILLIS G. HINE.
Schell City*•† ..... Vernon	See Nevada.
▲Sedalia*•† ..... Pettis	C. C. KELLY.
Seneca*•† ..... Newton	R. J. Balch.
Seymour*•† ..... Webster	A. H. Davis.
Shelbina*•† ..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville* ..... Shelby	P. B. Dunn.
Sheldon*•† ..... Vernon	J. P. Jones & Son.
Sheridan*•† ..... Worth	A. N. Tibbels.
Sikeston*•† ..... Scott	J. W. Moore.
Silex*•† ..... Lincoln	See Troy.
Skidmore*•† ....Nodaway	W. M. Howden.
Slater*•† ..... Saline	C. P. STARTS.
Smithton*•† ..... Pettis	See Sedalia.
Smithville*•† ..... Clay	Z. S. Collins.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*•† ..... Christian	See Ozark.
Spickard*•† ..... Grundy	J. A. Denslow.
▲Springfield*•† .... Greene	WHITE & McCAMMON.
Stanberry*•† ..... Gentry	C. A. RATCLIFFE.
▲Steelville*•† .... Crawford	A. H. Harrison.
▲Ste. Genevieve*•†S.Genev.	E. A. ROZIER.
Stewardsville*•†.De Kalb	B. F. Clark.
▲St. Charles*•†. St. Charles	R. C. HAENSSLER.
St. James*•† ..... Phelps	See Rolla.
▲St. Joseph*•†.. Buchanan	JOHNSON RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*•† ..... St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to American Exch. Bank.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 703 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	ALFRED C. F. MEYER, Lincoln Trust Bldg. Director in and counsel for South Side Bank. Refers to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, EBD & TAYLOR. Counsel for Continental National Bank.
▲Stockton* ..... Cedar	JAMES MASTERS.

Town and County.	Name.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*•†.....Monroe	See Paris.
Sturgeon*•† ..... Boone	Thomas C. Carter.
Sullivan*•† ..... Franklin	Charles E. Farrar.
Sumner*•†..... Chariton	See Keytesville.
Sweet Springs*•†...Saline	ROBERT FULKERSON.
Tarkio*•† ..... Atchison	L. G. POPE.
Thayer*•† ..... Oregon	S. M. Meeks.
Tina*•† ..... Carroll	George D. Williams.
Tipton*•† ..... Moniteau	W. F. Quigley.
▲Trenton*•† ..... Grundy	HUGH C. SMITH.
Triplett*•† ..... Chariton	See Keytesville.
▲Troy*•† ..... Lincoln	R. S. Sutton.
Turney*•† ..... Clinton	See Plattsburg.
▲Tuscumbia*•† ..... Miller	L. N. Musser.
▲Union*•† ..... Franklin	Charles F. Gallenkamp.
Union Star*•† .... De Kalb	Henry Boone.
▲Unionville*•† .... Putnam	B. H. BONFOEY.
Urich*•† ..... Henry	J. A. Overbey.
▲Vanburen*•† ..... Carter	Daniel Huett.
Vandalia*•† ..... Audrain	W. W. Botts.
Verona*•† ..... Lawrence	See Monett.
▲Versailles*•† ..... Morgan	WM. FORMAN.
▲Vienna* ..... Maries	John W. Terrill.
Walker*•† ..... Vernon	See Nevada.
Walnut Grove*•† .Greene	W. H. Davis.
▲Warrensburg*•†.Johnson	EWING COCKRELL.
▲Warrenton*•† ..... Warren	Peers & Morsey.
▲Warsaw*•† ..... Benton	H. P. Lay.
Washington*•†...Franklin	Jesse H. Schaper.
Watson*•† ..... Atchison	See Rock Port.
Waverly*•†.....Lafayette	E. M. Edwards.
Wayland*•† ..... Clark	See Kahoka.
▲Waynesville* .... Pulaski	W. H. Locker.
Weatherby*•† .... DeKalb	See Maysville.
Weaubleau*•....Hickory	Theodore Ruett.
Webb City*•† ..... Jasper	REDDING & OWEN.
Wellington*•†..Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*•†. St. Charles	Charles J. Walker.
Westboro*•† ....Atchison	J. W. Peck.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*•†....Howell	OLDEN & ORR.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*•† ..Livingston	See Chillicothe.
Willow Springs*•† Howell	A. MULLINIX.
Windsor*•† ..... Henry	James P. Allen.
Winfield*•† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*•† ..... Daviess	See Gallatin.
Wyaconda*•† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†.Deer Lodge	GEORGE B. WINSTON.
Belt*•† ..... Cascade	Camden Bretz.
▲Bigtimber*•†Sweet Grass	A. G. Hatch.
▲Billings*•†...Yellowstone	W. M. JOHNSTON.
▲Boulder*•† ..... Jefferson	George F. Cowan.
▲Bozeman*•† ..... Gallatin	LUCE & LUCE.
Bridger ..... Carbon	See Red Lodge.
▲Butte*•† ..... Silver Bow	CORBETT & LEE. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*•† Flath'd	R. L. Oliver.
Deerlodge...*•†Deerlodge	Edward Scharnikow.
▲Dillon*•†....Beaver Head	JOHN G. WILLIS.
Forsyth*•† ..... Custer	See Miles City.
▲Fort Benton*•†...Choteau	B. L. Powers.
▲Glasgow*•† ..... Valley	J. J. Kerr.
Glendale* ...Beaver Head	See Dillon.
▲Glendive*•† ..... Dawson	Thomas C. Holmes.
▲Great falls*•† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*•† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*•† Lewis and Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
▲Kalispell*•† ..... Flathead	Sanford & Grubb.
▲Lewistown*•† ..... Fergus	W. M. Blackford.
▲Livingston* ..... Park	H. J. MILLER.
▲Miles City*•† ..... Custer	GEORGE R. MILBURN.
▲Missoula*•† ..... Missoula	THOMAS G. MARSHALL.
Neihart*•† ..... Cascade	Richard Bennett.
▲Phillipsburg*•†...Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*•† ..... Carbon	George W. Pierson.
Sandcoulee*•† .... Cascade	See Great Falls.
Stevensville*•† .... Ravalli	GEORGE T. BAGGS.
Stockette ..... Cascade	See Great Falls.
▲Townsend*•†.Broadwater	J. E. Kanouse.
Twin Bridges*•...Madison	See Virginia City.
▲Virginia City*•†...Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*•† ..... Dawson	See Glendive.

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NEBRASKA.

Town and County.	Name.
Adams*† ..... Gage	See Beatrice.
▲Ainsworth*† ..... Brown	P. D. McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*† ..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*† . Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Searly.
▲Auburn*† ..... Nemaha	B. FRANK NEAL.
▲Aurora*† ..... Hamilton	STANLEY & COYKENDALL.
Avoca*† ..... Cass	C. E. Tefft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett* ..... Wheeler	Bishop & Anderson.
Bartley*† ..... Redwillow	See McCook.
▲Bassett*† ..... Rock	J. A. Douglas.
Battlecreek*† .. Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*† ..... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*† ..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† ..... Dundy	James & Eberhart.
Bennet*† ..... Lancaster	W. A. Hartley.
Bennington*† .... Douglas	H. B. Waldron.
Berlin*† ..... Otoe	See Nebraska City.
Bertrand*† ..... Phelps	R. J. Ahara.
Bigspring*† ..... Deuel	See Ogallala.
▲Blair*† ..... Washington	F. S. HOWELL.
Bloomfield*† ..... Knox	W. De Funk.
▲Bloomington*† . Franklin	A. H. Byrum.
Blue Hill*† ..... Webster	R. A. SIMPSON.
Bluesprings*† ..... Gage	C. S. Otis.
Boelus*† ..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H. Riggs.
Brock*† ..... Nemaha	See Auburn.
▲Broken Bow*† .... Custer	J. R. DEAN.
Bromfield*† .... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Bruno*† ..... Butler	See David City.
Burchard*† ..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	Guy Laverty.
▲Butte* ..... Boyd	D. A. Harrington.
Callaway*† ..... Custer	R. E. Brega.
Cambridge*† ..... Furnas	S. O. Simonds.
Campbell*† ..... Franklin	Sheppard & Black.
Carleton*† ..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedarbluffs*† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*† .. Merrick	P. S. HEATON.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D. Hamilton.
Chester*† ..... Thayer	See Hebron.
Clarks*† ..... Merrick	See Central City.
Clarkson*† ..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*† ..... Cherry	See Valentine.
Coleridge*† ..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS.
Concord*† ..... Dixon	See Ponca.
Cook*† ..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*† ..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Laflin.
Craig*† ..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*† ..... Knox	O. W. Rice.
Creston*† ..... Platte	J. T. Morris.
Crete*† ..... Saline	FAYETTE I. FOSS.
Culbertson*† . Hitchcock	L. H. Blackledge.
Curtis*† ..... Frontier	W. H. Latham.
Dakota*† ..... Dakota	F. A WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† ... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*† ... Richardson	See Falls City.
Daykin*† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*† ..... Saline	See Wilber.
Diller*† ..... Jefferson	See Fairbury.
Dixon*† ..... Dixon	See Ponca.
Dodge*† ..... Dodge	G. W. Rosa.
Doniphan*† ..... Hall	See Grand Island.
Dorchester*† ..... Saline	See Crete.
Douglas*† ..... Otoe	Charles H. Marshall.
Dubois*† ..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S. Littlefield.
Eagle*† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*† ..... Antelope	See Oakdale.
Elk Creek*† .... Johnson	See Tecumseh.
Elkhorn*† ..... Douglas	See Waterloo.
Elm Creek*† .... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermie.
Elsie*† ..... Perkins	M. L. Mead.
▲Elwood*† ..... Gosper	A. M. White.
Emerson*† ..... Dixon	J. Leonard.
Eustis*† ..... Frontier	See Curtis.
Exeter*† ..... Fillmore	See Geneva.
▲Fairbury*† ..... Jefferson	C. H. DENNEY.
Fairfield*† ..... Clay	J. L. Epperson & Son.
Fairmont*† ..... Fillmore	See Geneva.
Falls City*† .. Richardson	J. R. WILHITE.
Farnam*† ..... Dawson	See Elwood.
▲Filley*† ..... Gage	See Crab Orchard.
Firth*† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*† ..... Franklin	H. Whitmore.
▲Fremont*† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Ladd.
Gothenburg*† ... Dawson	J. M. Elingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† ..... Hall	R. R. HORTH.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guiderock*† .... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Beikelman.
Hallam*† .... Lancaster	See Lincoln.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*† ..... Sioux	G. Guthrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† .. Sheridan	D. T. Taylor
▲Hebron*† ..... Thayer	J. T. McCUISTION.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† ... Washington	See Blair.
Hickman*† .... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh.
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Redwillow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	W. P. Freeman.
Johnson*† ..... Nemaha	I. H. Clagett.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	MARSTON & MARSTON.
Kenesaw*† ..... Adams	S. H. Smith.

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Town and County.	Name.
Kennard*† ..Washington	See Blair.
▲Kimball*† .....Kimball	J. J. Kinney.
Laurel*† .....Cedar	F. P. Voter.
Lawrence*† ....Nuckolls	See Nelson.
Lebanon*† .. Redwillow	See Indianola.
Leigh*† .....Colfax	W. H. Carleton.
▲Lexington*† .....Dawson	E. A. COOK.
Liberty*† .....Gage	See Beatrice.
¶▲Lincoln*† ....Lancaster	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† .....Platte	Edw. A. Brodboll.
Linwood*† .....Butler	See David City.
Litchfield*† ....Sherman	See Loup.
Lodgepole*† ...Cheyenne	See Sidney.
Longpine*† ..... Brown	J. S. Davisson.
Loomis*† .....Phelps	Thomas L. Doherty.
Louisville*† .....Cass	See Plattsmouth.
▲Loup*† .....Sherman	R. J. Nightingale.
Lynch* ..... Boyd	Milo Warren.
Lyons*† ..... Burt	Fremont Everett.
▲Madison*† .....Madison	WILLIS E. REED.
Madrid*† .....Perkins	See Grant.
Malmo*† .....Saunders	See Wahoo.
Marquette*† ...Hamilton	See Aurora.
Mason City*• .....Custer	See Ansley.
Maywood*† .....Frontier	See Stockville.
▲McCook*† .... Redwillow	C. E. ELDRED
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
Meadow Grove*† Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.
Milford*† .....Seward	T. A. Healey.
Millard*† ..... Douglas	J. O. Detweiler.
Miller*† ..... Buffalo	O. F. Hamilton.
Milligan*† .....Fillmore	See Geneva.
▲Minden*† ..... Kearney	L. W. HAGUE.
Monroe* .....Platte	See Columbus.
Morsebluff*† .....Saunders	See Wahoo.
▲Mullen*† .....Hooker	See Thedford.
Murdock*† .....Cass	H. R. Neitzel.
Murray*† .....Cass	See Plattsmouth.
▲Nebraska City*† ....Otoe	WILLIAM HAYWARD.
Nehawka*† .....Cass	See Weeping Water.
▲Neligh*† .....Antelope	Charles H. Kelsey.
▲Nelson*† .....Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle† .....Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*† .....Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* .....Keyapaha	M. P. Meholm.
Norfolk*† ..... Madison	W. M. ROBERTSON.
Northbend*† .....Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	HILLIARD S. RIDGELY.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† ..... Burt	W. D. Smith.
Odell*† ..... Gage	See Blue Springs.
▲Ogallala*† .....Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	C. A. Fowler.
▲Omaha*† ..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg. Refer to any National bank in Omaha.
" ..... "	DEBORD & DUNKIN, U. S Nat'l Bank Bldg. Refer to U. S. National Bank.
" ..... "	McGILTON & HERRING, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*† ..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
Orchard*† .....Antelope	See O'Neill.
▲Ord*† .....Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M. A. Mills.
Osmond*† ..... Pierce	Wm. H. Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*† ..... Hitchcock	See Hayes Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*• .....Lancaster	John T. Marshall.
▲Papillion*† .....Sarpy	James Hassett.
▲Pawnee City*† ...Pawnee	G. E. BECKER.
▲Pender*† .....Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† .....Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† .....Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† .....Pierce	I. H. SEABURY.
Platte Center*† .....Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	BYRON CLARK.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† ....Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† ..... Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† ..... Cedar	G. W. Wiltsie.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† .... Webster	E. W. OVERMAN.
Republican City*† Harlan	N. J. Ludi.
Reynolds*† .....Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† .... Franklin	See Red Cloud.
Rogers*† ..... Colfax	See Schuyler.
Rulo*† ..... Richardson	George D. Kirk.
Rushville*† .....Sheridan	C. Patterson.
Salem*† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHILLPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† ..... Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Walker.
Shickley*† .... Fillmore	C. W. Price & Co.
Shubert*† ....Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† ...Merrick	See Central City.
Smithfield*† .....Gosper	See Elwood.
Snyder*† ..... Dodge	See Fremont.
South Bend*† ..... Cass	See Greenwood.
South Omaha*† .Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.
Springfield*† .....Sarpy	See Papillion.
▲Springview* ....Keyapaha	C. E. Lear.
Stamford*† .....Harlan	See Orleans.
▲Stanton*† ..... Stanton	A. A. KEARNEY.
Staplehurst*† ..... Seward	See Seward.
St. Edward*† ..... Boone	J. E. Wilson.
▲St. Paul*† ..... Howard	B. D. HAYWARD.
Steinauer*† .....Pawnee	See Pawnee City.
Stella*† ..... Richardson	See Falls City.
Sterling*† .....Johnson	E. R. Hitchcock.
▲Stockville* ..... Frontier	L. H. Cheney.
Strang*† ..... Fillmore	G. D. Mathewson.
Stratton*† .... Hitchcock	C. W. Shurtleff.
Stromsburg*† ..... Polk	E. E. Stanton.
Stuart*† ..... Holt	J. A. Rice.
Sumner*† .....Dawson	See Lexington.
Superior*† .....Nuckolls	C. E. Adams.
Surprise*† ..... Butler	See David City.
Sutherland*† .....Lincoln	See North Platte
Sutton*† ..... Clay	E. E. Hairgrove.
Swanton*† .....Saline	See Wilber.
Syracuse*† ..... Otoe	F. E. Brown.
Tablerock*† .....Pawnee	See Pawnee City.
Talmage*† ..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*† ..... Johnson	S. P. DAVIDSON.
▲Tekamah*† ..... Burt	A. N. Corbin, Jr.
Thayer*† ..... York	See York.
▲Thedford*† .....Thomas	John H. Evans.
Tilden*† ..... Madison	F. L. Putney.
Tobias*† ..... Saline	See Fairbury.
▲Trenton*† .... Hitchcock	W. O. Robinson.
▲Tryon ..... McPherson	See North Platte.
Ulysses*† ..... Butler	C. M. Skiles.
Unadilla*† ..... Otoe	See Syracuse.
Union*† ..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*† ..... Franklin	See Holdrege.
Utica*† ..... Seward	H. M. Coleman.
▲Valentine*† ..... Cherry	F. M. Walcott.
Valley*† ..... Douglas	See Omaha.
Valparaiso*† ... Saunders	See Wahoo.
Verdigris* ..... Knox	See Niobrara.
Verdon*† .... Richardson	See Falls City.
Vesta*† ..... Johnson	See Tecumseh.
Waco*† ..... York	See York.
▲Wahoo*† ..... Saunders	M. NEWMAN.
Wakefield*† ..... Dixon	J. H. Brown.
Wallace*† ..... Lincoln	See Grant.
Wauneta*† ..... Chase	See Imperial.
Wausa*† ..... Knox	H. M. McLeod.
Waverly*† .....Lancaster	See Lincoln.
▲Wayne*† ..... Wayne	FRANK M. NORTHROP.
Weeping Water*† ....Cass	A. L. Timblin.
Western*† ..... Saline	See Wilber.
Weston*† ..... Saunders	See Wahoo.
▲West Point*† .....Cuming	T. M. MOODIE.
▲Wilber*† ..... Saline	J. H. Grimm.
Wilcox*† ..... Kearney	E. C. Dailey.
Wilsonville*† .....Furnas	See Beaver City.
Winside*† ..... Wayne	H. E. Simons.
Wisner*† ..... Cuming	Oliver Oleson.
Woodlake*† .....Cherry	See Valentine.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Wood River*†.....Hall	O. M. Quackenbush.
Wymore*†.....Gage	A. D. McCandless.
▲York*†.....York	CHARLES F. STROMAN.
Yutan*†.....Saunders	See Wahoo.

NEVADA.

▲Austin*†.....Lander	W. D. Jones.
▲Belmont*.....Nye	See Austin.
Candelaria*.. Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*†.....Eureka	P. Breen.
Gardnerville*•...Douglas	See Genoa.
▲Genoa*•.....Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Pioche*†.....Lincoln	George S. Sawyer.
▲Reno*†.....Washoe	S. SUMMERFIELD.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*†....Storey	W. E. F. DEAL.
Wadsworth*†....Washoe	See Reno.
▲Winnemucca*†Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Alton*†.....Belknap	See Laconia.
Andover*†... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†..... Grafton	Dearborn & Chase.
Canaan*†.....Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†.....Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†..Merrimack	MATTHEWS & SAWYER.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	W. F. NASON.
East Jaffrey*†..Cheshire	See Peterboro.
Epping*†.... Rockingham	W. H. Drury.
▲Exeter*†.... Rockingham	EASTMAN & HOLLIS.
Farmington*†..Strafford	Samuel S. Parker.
Fitzwilliam*•....Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†.... Hillsboro	Samuel Upton.
Gorham*†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*†.. Hillsboro	Herbert J. Taft.
Hanover*†..... Grafton	George H. Hitchcock.
▲Haverhill*†.....Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†.....Cheshire	E. J. Tempie.
▲Keene*†..... Cheshire	BATCHELDER & FAULKNER
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†.....Belknap	Hibbard & Hibbard.
▲Lancaster*†.....Coos	Drew, Jordan & Buckley.
▲Lebanon*†..... Grafton	C. A. DOLE.
Lisbon*†..... Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*†..Hillsboro	BURNHAM, BROWN & WARREN.
Meridith*†.....Belknap	Bertram & Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*† Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*†. Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*†.....Carroll	Frank Weeks.
Penacook*†. Merrimack	Willis G. Buxton.
Peterboro*†... Hillsboro	J. F. Brennan.
Pittsfield*†...Merrimack	E. A. Lane.
▲Plymouth*†..... Grafton	Burleigh & Adams.
▲Portsmouth*† Rock'ham	JOHN W. KELLEY.
Raymond*† Rockingham	John T. Bartlett.
Rochester*† .... Strafford	WORCESTER, GAFNEY & SNOW.
Salmon Falls*†. Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS.
Sunapee*..... Sullivan	George Dodge.
Suncook*†.... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Fellows.
Troy*†..... Cheshire	See Keene.

Town and County.	Name.
Wakefield*†..... Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†..... Coos	C. E. Wright.
Wilton*†..... Hillsboro	Geo. E. Bales.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†....Grafton	Scott Sloane.

NEW JERSEY.

Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*†..... Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†. Atlantic	THOMPSON & COLE.
Atlantic Highl'ds*† Mon.	CHARLES HARVEY.
Barnegat*†..... Ocean	See Toms River.
Bayonne*†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†.....Monmouth	See Asbury Park.
▲Belvidere*†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*†..Hudson	See Bayonne.
Beverly*†.... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Creveling.
Boonton*† ..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†. Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	WILLIAM A. LOGUE.
Burlington*†. Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†. Cape M	J. M. E. Hildreth.
Carlstadt*† ..... Bergen	See Hackensack.
Cedarville*† Cumberland	B. T. Powell.
Chatham*†..... Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*†.....Hunterdon	See Flemington.
Closter*† ..... Bergen	C. B. Harvey.
Collingswood*•..Camden	See Camden.
Cramer Hill†.... Camden	See Camden.
Cranbury† .....Middlesex	A. S. Appelget.
Cranford*†..... Union	See Elizabeth.
Deckertown*† ... Sussex	Henry C. Hunt.
Dover*†..... Morris	J. H. NEIGHBOUR.
East Orange*†.....Essex	JEROME D. GEDNEY.
Eatontown*† Monmouth	See Long Branch.
Egg Harbor City*†Atlan.	A. Stephany.
▲Elizabeth*†..... Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*†..... Bergen	George R. Dutton.
Farmingdale*† Monm'th	See Freehold.
▲Flemington*†Hunterdon	FLUCK & PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*• .... Essex	See Newark.
▲Freehold*†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*†Hunterd'n	L. D. Hagaman.
Glassboro*† .Gloucester	See Woodbury.
Gloucester City*†Camd'n	See Camden.
Guttenburg*†.. Hudson	See Hoboken.
▲Hackensack*†.... Bergen	Wm. M. Johnson.
Hackettstown*†. Warren	J. C. Allen.
Haddonfield*†....Camden	Chas. R. Stevenson.
Hammonton*† ..Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*†..... Mercer	R. M. J. SMITH.
Hoboken*†..... Hudson	LEWIS R. McCULLOCH.
Hopewell*†..... Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*† . Middlesex	See New Brunswick.
▲Jersey City*†....Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*†....Monmouth	B. B. Ogden.
Lakewood*†.....Ocean	T. J. R. Brown.
Lambertville*†. Hunter'n	WALTER F. HAYHURST
Long Branch*† Monm'th	B. P. MORRIS.
Madison*†..... Morris	C. A. Rathbun.
Manasquan*†..Monmouth	H. H. Wainright.
Matawan*† .. Monmouth	R. W. Dayton.
▲May's Landing*†Atlantic	See Atlantic City.
Medford*† ...Burlington	See Mount Holly.
Merchantville*† Camden	See Camden.
Metuchen*† .. Middlesex	See New Brunswick.
Millburn*† ..... Essex	See Orange.
Millville*† .Cumberland	Martin W. Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Montclair*†.....Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*†....Morris	HENRY C. PITNEY, JR.
▲Mount Holly*†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*†.....Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & SOMMER. Attorneys for German National Bank.
▲New Brunsw'k*†.Mid'sx	HOWARD A. REYNOLDS.
New Durham*†..Hudson	See Jersey City.
▲Newton*†.....Sussex	Theodore Simonson.
Ocean City*†..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*†.....Essex	BLAKE & HOWE.
Oxford*†.....Warren	See Belvidere.
Palmyra*†.....Burlington	See Burlington.
Passaic*†.....Passaic	JOHN T VAN RIPER.
▲Paterson*†.....Passaic	JAMES G. BLAUVELT.
Paulsboro*†..Gloucester	See Woodbury.
Pemberton*†..Burlington	See Mt. Holly.
Penn Grove*†.....Salem	See Salem.
Pennington*†.....Mercer	T. D. Durling.
Perth Amboy*†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*† .. Warren	I. Blair Relley.
Plainfield*†.....Union	CHARLES A. REED.
Pleasantville*†..Atlantic	See Atlantic City.
Point Pleasant*†.. Ocean	Thomas Curtis.
Princeton*†.....Mercer	FERGUS A. DENNIS.
Rahway*†.....Union	LESLIE LUPTON.
Raritan*†.....Somerset	See Somerville.
Redbank*†.....Monmouth	EDMUND WILSON.
Ridgewood*†.....Bergen	Cornelius Doremus.
Riverside*†.. Burlington	See Burlington.
Rockaway*†.....Morris	John F. Stickle.
Rutherford*†.....Bergen	ADDISON ELY.
▲Salem*†.....Salem	W. T. HILLIARD.
Seabright*†..Monmouth	See Atlantic Highlands.
Sea Isle City*†.Cape May	Thos. W. Sudlum.
▲Somerville*†...Somerset	JAMES J. BERGEN.
South Amboy*†Middlesex	See Perth Amboy.
South Orange*†... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*†.....Union	WM. D. & L. A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*†.....Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*†.....Mercer	WOODBURY D. HOLT. Collections a Specialty.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
Tuckerton*†..... Ocean	See Toms River.
Union*† .....Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*†..Cumberland	HENRY S. ALVORD.
Washington*†... Warren	William A. Stryker.
Weehawken*†.... Hudson	See Hoboken.
Westfield*†.....Union	See Elizabeth.
West Hoboken*†.Hudson	A. A. Rich.
West New York..Hudson	See Hoboken.
Woodbridge*† Middlesex	See Rahway.
▲Woodbury*†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*•.....Otero	William A. Hawkins.
▲Albuquerque*†Bernalillo	JOHNSTON & FINICAL.
▲Aztec*..... .....San Juan	Robert C. Prewitt.
▲Carlsbad*†... .....Eddy	FREEMAN & CAMERON.
▲Clayton*†.....Union	O. T. Toombs.
Deming*†.....Grant	S. M. Ashenfelter.
East LasVegas*†.SanMig'l	A. A. Jones
Eddy.....Eddy	See Carlsbad.
Gallup*†.....Bernalillo	L. L. Henry.
▲Hillsboro*..... Sierra	A. B. Elliott.
▲LasCruces*†. Donna Ana	S. B. Newcomb.
▲LasVegas*†.. San Miguel	W. G. HAYDEN.
▲Lincoln*.....Lincoln	E. W. HULBERT.
▲Los Lunas*†.....Valencia	See Albuquerque.
Magdalena*†.... Socorro	See Socorro.
▲Mora*.....Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*†.....Colfax	CHARLES SPRINGER.
▲Roswell*†.....Chaves	Alexander J. Nisbet.
SanMarcial*†....Socorro	See Socorro.
¶▲Santa Fe*†... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*†.....Grant	BARNES & APPEL.
▲Socorro*†.....Socorro	W. H. WINTER.
Springer*†.....Colfax	H. Seaberg.
▲Taos*.....Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. .....Lincoln	Watson & Lund.

NEW YORK.

Town and County.	Name.
Adams*†.....Jefferson	A. F. & T. F. Saunders.
Addison*†.....Steuben	DELMAR M. DARRIN.
Afton*†.....Chenango	George A. Haven.
Akron*†.....Erie	Paxon & Paxon.
¶▲Albany*†.....Albany	WILLIAM LANSING, Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*†..... Orleans	SIGNOR & WAGE.
Alfred*.....Allegany	See Hornellsville.
Allegany*†..Cattaraugus	W. C. Overton.
Amenia*†..... Dutchess	George H. Swift.
Amityville*†..... Suffolk	S. P. Hildreth.
Amsterdam*†...Montg'y	NISBET & HANSON.
Andes*.....Delaware	B. Johnson.
Andover*†.....Allegany	CLAYTON L. EARLEY.
Angelica*†.....Allegany	D. D. Dickinson.
Antwerp*† .... Jefferson	John C. Trolan.
Arcade*†.....Wyoming	G. A. Barnes.
▲Argyle*.....Washington	John B. Conway.
Attica*†.....Wyoming	O. H. & W. E. Hopkins
▲Auburn*†.....Cayuga	AMASA J. PARKER.
Aurora*†.....Cayuga	John A. Hudson.
Avoca*†.....Steuben	E. W. Bozard.
Avon*†..... Livingston	Wm. Carter.
Babylon*†.....Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*†..... Genesee	ARTHUR E. CLARK.
▲Bath*†..... Steuben	REUBEN R. LYON.
Bay Shore*†.....Suffolk	E. S. Monbray.
Belfast*†..... Allegany	See Angelica.
▲Belmont*†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*†..... Genesee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*†..... Allegany	Curtis & Bliss.
Boonville*†..... Oneida	B. A. Capron.
Brewster*†..... Putnam	A. J. Miller.
Brocton*†...Chautauqua	F. C. Lewis.
Brockport*†..... Monroe	DANIEL HOLMES.
Brookfield*..... Madison	N. A. Crumb.
▲Brooklyn*†..... Kings	See New York City.
▲Buffalo*†.....Erie	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and Koerner & Hayes.
" ..... "	FRANK H. BUTTON, D. S. Morgan Bldg. References: The City Bank of Buffalo; D. Appleton & Co., N. Y. City.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Cafedonia*†.. Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camden*†..... Oneida	P. H. FITZGERALD.
Campbell*†.....Steuben	See Corning.
Canajoharie*†..Montg'y	H. L. Huston.
▲Cananddaigua*†.Ontario	F. H. HAMLIN.
Canaseraga*†..Allegany	D. H. Holliday.
Canastota*†..... Madison	A. O. Briggs.
Candor*†..... Tioga	See Owego.
Canisteo*†..... Steuben	Elf Soule.
▲Canton*†..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*†.....Putnam	George E. Anderson.
Carthage*†.....Jefferson	FRANK T. EVANS.
Castile*†.....Wyoming	E. B. Windsor.
Castleton*†....Rensselaer	B. W. Stryker.
▲Catskill*†..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*†.....Madison	M. H. Kiley.
Champlain*†..... Clinton	W. H. Dunn.
Chateaugay*†..Franklin	A. B. Cooney.
Chatham*†..... Columbia	McCLELLAN & DARDESS.
Cherryvl'y*†.Chaut'qua	E. M. Curtis.
Cherry Valley*†.Otsego	S. W. Barnum.
Chester*†.....Orange	J. E. Mellick.
Chittenango*†...Madison	Charles Kellogg.
Churchville*†....Monroe	See Brockport.
Cincinnatus*•...Cortland	John H. Murray.
Clayton*†..... Jefferson	W. H. REES.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Cleveland*† .....Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*† ..Schoharie	C. H. Holmes.
Cohocton*† .....Steuben	S. J. Depew.
Cohoes*† .. ..Albany	HENRY A. STRONG.
Cold Spring*† ...Putnam	W. H. Haldane.
Collegepoint*† ...Queens	Wm. Sutter.
▲Cooperstown*† ...Otsego	Charles T. Brewer.
Corning*† .....Steuben	WM. J. TULLY.
Cornwall on H.*† .Orange	Daniel E. Pope.
▲Cortland*† .....Cortland	DOUGHERTY & MILLER.
Coxsackie*† .....Greene	See Catskill.
Crown Point*† ....Essex	See Port Henry.
Cuba*† .....Allegany	J. C. Leggett.
Dansville*† ..Livingston	B. G. FOSS.
Dayton*† ...Cattaraugus	N. M. Allen.
▲Delhi*† .....Delaware	Wagner & Fisher.
Depew*† .....Erie	See Lancaster.
Deposit*† .....Broome	C. E. Scott.
Deruyter*† .....Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*† ...Herkimer	Geo. P. Ward.
Dover Plains*† .Dutchess	See Poughkeepsie.
Dundee*† .....Yates	LEWIS J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville *† ...Chenango	S. B. Cloyes.
East Aurora *† .....Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*† .Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† .....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*† .....Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*† .....Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† .....Madison	See Morrisville.
Fairport*† .....Monroe	See Rochester.
Farmer*† .....Seneca	See Ovid.
Far Rockaway*† .Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† .....Allegany	R. L. Richardson.
Fishkill*† .....Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	J. F. Schlosser.
Flushing*† .....Queens	M. D. GOULD.
▲Fonda*† ....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† .Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*† ...Herkimer	H. H. Ingham.
Franklin*† .....Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† .....Nassau	George Wallace.
Friendship*† ...Allegany	A. L. Elliott.
Fulton*† .....Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*† .Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† .....Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glencove*† .....Nassau	E. T. Payne.
Glens Falls*† ....Warren	A. J. CHERITREE.
Gloversville*† ....Fulton	BAKER & BURTON.
▲Goshen*† .....Orange	J. W. GOTT.
Gouverneur*† .St. Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† .....Chenango	M. F. Porter.
Greenport*† .....Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† .....Tompkins	H. S. Hopkins.
Hamburg*† .....Erie	Fayette Kelly.
Hamilton*† .....Madison	Joseph Mason.
Hammondsport*† .Steu'n	W. S. Drew.
Hancock*† .....Delaware	Frank Taylor.
Hannibal*† .....Oswego	D. D. Metcalf.
Havana.....Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*● .....Nassau	A. R. Griffin.
▲Herkimer*† ..Herkimer	C. E. SNYDER.
Hermitage* .....Wyoming	See Warsaw.
Hobart*† .....Delaware	Edward O'Connor.
Holland*† .....Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† .....Orleans	H. O. Jones.
Homer*† .....Cortland	E. L. Stone.
Honeoye Falls*† .Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. & H. J. GREENE.
Hornellsville*† ..Steuben	BEARD & ALLEN.
Horseheads*† ..Chemung	D. C. Curtis.
▲Hudson*† .....Columbia	ISAAC N. COLLIER.
Hume* .....Allegany	E. E. & G. W. Harding.
Huntington*† ...Suffolk	THOMAS YOUNG.
Ilion*† .....Herkimer	Thomas & A. D. Richardson.
▲Ithaca*† .....Tompkins	MURRAY E. POOLE.
▲Jamaica*† .....Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† .....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Keeseville*† .....Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† .....Ulster	JOHN G. VAN ETTEN.
Lake Geo. Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† .....Erie	H. B. Van Peyma.
Lansingburg*† .Rensel'r	H. N. GREENE.
Leroy*† .....Genesee	W. H. Smith.
Liberty*† .....Sullivan	D. S. Hill.
Lima*† .....Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	FRED I. SMALL.
▲Little Valley*† .Cattar'us	Ernest H. Woodruff.
Livonia*† .....Livingston	Charles Ward.
Locke*† .....Cayuga	See Moravia.
▲Lockport*† .....Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† .....Lewis	Fred. C. Schraub.
▲Lyons*† .....Wayne	DWIGHT S. CHAMBERLAIN.
Madrid*● ....St. Lawrence	F. J. Merriman.
▲Malone*† .....Franklin	GILBERT & WELLS.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*† .....Cortland	John H. Miller.
Margaretville*† .Delaware	A. P. Carpenter.
Massena*† ...St. Lawrence	H. B. Chase.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*† .. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*† .Sarat'a	J. F. Terry.
Medina*● .....Orleans	Filkins & Coe.
Mexico*† ..... Oswego	C. I. Miller.
Middleburg*† .Schoharie	Dow Beekman.
Middleport*† ....Niagara	G. F. Thompson.
Middletown*† ....Orange	DILL & COX.
Milford*● .....Otsego	J. V. Guernsey.
Millbrook*† .... Dutchess	See Poughkeepsie.
Millerton*† .... Dutchess	Collins Sheldon.
Mineola*† .....Nassau	GEORGE B. STODDART.
Mohawk*† ..... Herkimer	James B. Rafter.
▲Monticello*† .... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*† .....Cayuga	S. E. Day.
Morris*† .....Otsego	M. L. Bridges.
Morrisania*† .. New York	See New York City.
Morrisville*† .... Madison	H. B. Coman.
Mt. Kisco*† Westchester	See New Rochelle.
Mt. Morris*† .Livingston	John M. Hastings.
Mt. Vernon*† ..Westc'ter	FRANK A. BENNETT.
Naples*† .....Ontario	Lincoln & Lincoln.
Newark*† ..... Wayne	M. I. Greenwood.
New Berlin*† .Chenango	O. F. Matterson.
New Brighton*† .Richm'd	DE GROOT, RAWSON & STAFFORD.
Newburg*† .....Orange	A. H. F. SEEGER.
▲New City*● ..... Rockland	See Spring Valley.
New Paltz*† .....Ulster	J. N. Vanderlyn.
Newport*† .....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	LINCOLN G. BACKUS.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BOOTH & DEANE, 271 Broadway. General practice; commercial law and collections. Refer to National Shoe & Leather Bank.
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal"
" ..... "	DILL, BOMEISLER & BALDWIN, 27 Pine St. Attorneys for Seventh National Bank, N. Y., Lincoln National Bank, Boston.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
▲New York City*• † N. Y'k (*Continued.*)	LOUIS F. DOYLE, N. Y. TIMES BLDG. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic.
" ..... "	THOMAS G. HILLHOUSE, 37 and 39 Wall St. Counsel for Metropolitan Trust Company.
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	MILLER, PECKHAM & DIXON, 80 Broadway. Attorneys for Union Trust Co. of New York, Guaranty Trust Co. of New York, Bank of New York N. B. A.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., bankers, 32 Nassau St.
" ..... "	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*• †. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*• ..... Broome	See Deposit.
North Collins*• †..... Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*• †..... Suffolk	C. B. Partridge.
N. Tonawanda*• †. Niagara	WARNER & LINDSAY.
Northville*• †..... Fulton	Lee S. Anibal.
▲Norwich*• † .... Chenango	GEO. W. RAY.
Norwood*• †. St. Lawrence	Willis J. Fletcher.
Nunda*• †..... Livingston	E. C. Olney.
Nyack*• † ..... Rockland	See Haverstraw.
Oakfield*• †..... Genesee	B. F. Hawes.
Ogdensburg*• †St. L'w'nce	MALBY & LUCEY.
Olean*• † ..... Cattaraugus	CARY, RUMSEY & HASTINGS.
Oneida*• † ..... Madison	H. W. COLEY.
Oneonta*• † ..... Otsego	George M. Bristol.
▲Oswego*• †..... Oswego	COON & BENTLEY.
▲Ovid*• † ..... Seneca	Benjamin Franklin.
▲Owego*• †..... Tioga	CLARK & TRUMAN.
Oxford*• †..... Chenango	W. H. Hyde.
Oyster Bay*• †..... Nassau	Herbert L. Fordham.
Painted Post*• †. Steuben	See Corning.
Palmyra*• † ..... Wayne	H. R. DURFEE.
Parish*• † ..... Oswego	H. D. Nutting.
Patchogue*• † ..... Suffolk	Walter H. Jaycox.
Pawling*• †..... Dutchess	W. Downing.
Peekskill *• † Westchester	LENT & HERRICK.
▲Penn Yan*• †..... Yates	JOHN T. KNOX.
Perry*• †..... Wyoming	Morris A. Lovejoy.
Phelps*• † ..... Ontario	Samuel S. Partridge.
Philadelphia*• †. Jefferson	J. F. Larue.
Phœnix*• †..... Oswego	A. J. BROWN.
Pike* ..... Wyoming	G. S. Van Gorder.
Pine Plains*• † ..Dutchess	Frank Eno.
▲Plattsburg*• †..... Clinton	RILEY & HEALEY.
Poland*• † ..... Herkimer	Milton Howe.
Port Chester*• †W'stch't'r	JEROME A. PECK.
Port Henry*• †..... Essex	Rowe & Pyrke.
Port Jefferson*• †. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*• † .... Orange	WILLIAM H. CRANE.
Potsdam*• †. St. Lawrence	A. X. Parker.
▲Poughkeepsie*• †Dutchess	CHARLES F. COSSUM.
Prattsburg*• ..... Steuben	James Flaherty.
Pulaski*• †..... Oswego	Irving G. Hubbs.
Randolph*• †. Cattaraugus	Crowley & Terry.
Redcreek*• †..... Wayne	C. O. Peterson.
Red Hook*• †..... Dutchess	J. W. Elseffer.
Rensselaer*• ...Rensselaer	See Troy.
Rhinebeck*• † .... Dutchess	A. Lee Wager.
Richfield Springs*• †O'ego	J. D. Reed.
▲Richmond*• †.... Richmond	See New York City.
Richmondville*• †..S'h'rie	E. A. Dox.
Ripley*• † .... Chautauqua	See Jamestown.

Town and County.	Name.
▲Riverhead*• † ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*• † ..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*• † Nas'u	John Lyon.
Rome*• †..... Oneida	A. DELOS KNEELAND.
Rondout*• † ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*• † ..... Nassau	Eastman & Eastman.
Rushford*• †..... Allegany	R. B. Lanning.
Sag Harbor*• † .... Suffolk	George C. Raynor.
Salamanca*• † Catt'raugus	ANSLEY & SPENCER.
Salem*• † ..... Washington	Fred Fraser.
Sandycreek*• .... Oswego	U. Bartlett.
Sandyhill*• † ..... Wash'ton	D. J. Sullivan.
Saranac Lake*• † Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*• Sarat'ga	C. S. & C. C. LESTER.
Saugerties*• † ..... Ulster	M. F. KENNEY.
Sayville*• † ..... Suffolk	See Patchogue.
▲Schenectady*• † . Sc'n't'dy	EVERETT SMITH.
Scheuevus*• †..... Otsego	Graham & Baldwin.
▲Schoharie*• †... Schoharie	C. W. Hinman.
Schuylerville*• †. Saratoga	W. E. Bennett.
Scio*• †..... Allegany	See Wellsville.
Seneca Falls*• †.... Seneca	HAMMOND & HAMMOND.
Sherburne*• †.... Chenango	Charles A. Fuller.
Sherman*• † .. Chautauqua	See Jamestown.
Shortsville*• † ..... Ontario	W. C. Ellis.
Sidney*• † ..... Delaware	WILLIAM THORP.
Silver Creek*• †. Ch'ta'qua	C. G. Babcock.
Sinclairville*• †. Ch'ta'qua	O. Edson.
Sing Sing*• †. Westchester	STUART BAKER.
Skaneateles*• †. Onondaga	C. R. Milford.
Sodus*• † ..... Wayne	B. C. Reede.
Southampton*• †.. Suffolk	Henry H. Chatfield.
Southold*• † ..... Suffolk	Albert C. Case.
Spencer*• † ..... Tioga	C. O. Seaburg.
Springville*• † ..... Erie	E. A. Scott.
Stamford*• † .... Delaware	C. L. Andrus.
Stapleton*• † .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*• † Mtg'm'ry	Charles A. Stone.
Stockton*• .... Chautauqua	See Dunkirk.
Suspension Bridge*• †N g'a	See Niagara Falls.
▲Syracuse*• † .... Onondaga	IDE & RYAN. Refer to Merchants National Bank.
" ..... "	KNAPP, NOTTINGHAM & ANDREWS. Reference: James J. Belden, President of Robert Gere Bank.
Tarrytown*• † Westchest'r	H. C. GRIFFIN.
Theresa*• † ..... Jefferson	C. A. Van Allen.
Ticonderoga*• †..... Essex	H. D. Hoffnagle.
Tonawanda*• † ..... Erie	Harrington & Premus.
▲Troy*• †..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*• †. Tom'k's	J. A. Milne.
Truxton*• † ..... Cortland	A. L. Kenney.
Unadilla*• † ..... Otsego	See Oneonta.
Union Springs*• †. Cayuga	Arthur M. Seekel.
▲Utica*• † ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*• † ..... Oneida	S. S. Judson.
Victor*• † ..... Ontario	Ellis A. Griffith.
Walden*• † ..... Orange	A. S. Embler.
Walton*• † ..... Delaware	Fancher & White.
Wappinger's Falls*• †Duc's	George Wood.
Warrensburg*• †.. Warren	L. E. REOUX.
▲Warsaw*• † ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*• † ..... Orange	F. V. Sanford.
Waterford*• † .... Saratoga	F. A. Martin.
▲Waterloo*• † ..... Seneca	FREDERICK L. MANNING.
▲Watertown*• † .. Jefferson	WALTS & PITCHER.
Waterville*• † ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*• † ..... Schuyler	CHARLES M. WOODWARD.
Waverly*• † ..... Tioga	F. E. HAWKES.
Wayland*• † ..... Steuben	Clark & Pratt.
Weedsport*• † ..... Cayuga	A. W. Shurtleff.
Wellsville*• † .... Allegany	CHURCH & CHURCH.
Westchester*• † W'chester	See New Rochelle.
Westfield*• †. Chautauqua	H. C. Kingsbury.
W. New Brighton*• †. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*• † ..... Albany	V. J. Oothout.
West Winfield*• † H'kimer	M. M. Crandall.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Whitehall*† . Washington	A. D. BARTHOLOMEW.
▲White Plains*† W'chester	ROBERT E. FARLEY.
Williamson*† ..... Wayne	Jacob Brower.
Wolcott*† ..... Wayne	E. H. Kellogg.
Woodhaven*† ..... Queens	Wm. F. Wykoff.
Worcester*† ..... Otsego	Holmes & Waterman.
Yonkers*† .. Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*† ..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*† ..... Randolph	WILLIAM C. HAMMER.
▲Asheville*† ..... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville* ..... Mitchell	J. H. Greene.
▲Bayboro* ..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard* .... Transylvania	W. B. Duckworth.
▲Bryson City*† ..... Swain	Bryson & Black.
▲Burgaw*† ..... Pender	R. G. Grady.
Burlington*† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* ..... Camden	C. M. Ferebee.
▲Carthage*† ..... Moore	F. W. J. ADAMS.
Chapel Hill*† ..... Orange	T. H. Long.
▲Charlotte*† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*† ..... Johnston	See Raleigh.
▲Clinton*† ..... Sampson	Lee & Butler.
▲Columbia* ..... Tyrrell	T. H. Woodley.
▲Columbus* ..... Polk	See Hendersonville.
▲Concord*† ..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† ..... Currituck	W. R. Gordon.
▲Dallas*† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*† ..... Harnett	J. C. Clifford.
▲Durham*† ..... Durham	BOONE & BRYANT.
▲Edenton*† ..... Chowan	Pruden & Pruden.
▲Elizabeth City*† . Pasq'k	E. F. LAMB.
▲Elizabethtown*† .. Bladen	R. S. White.
Elm City*† ..... Wilson	See Wilson.
Enfield*† ..... Halifax	David Bell.
▲Fayetteville*† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*† ..... Gaston	A. G. Manguin.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*† ..... Wayne	ALLEN & DORTCH.
▲Graham*† ..... Alamance	E. S. Parker.
▲Greensboro*† .. Guilford	A. M. SCALES.
▲Greenville*† ..... Pitt	Jarvis & Blow.
▲Halifax*† ..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kimsey.
▲Henderson*† ..... Vance	T. T. HICKS.
▲Henders'nville*† . Hend'n	W. A. Smith.
▲Hertford*† .. Perquimans	See Edenton.
Hickory*† ..... Catawba	Thomas M. Hufham.
High Point*† ... Guilford	E. D. STEELE.
▲Hillsboro*† ..... Orange	John W. Graham.
▲Jackson* ... Northampton	R. B. Peebles.
▲Jacksonville*† ... Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*† ..... Moore	W. E. Murchison.
▲Kenansville* ..... Duplin	H. R. Koonegay.
Kings Mountain*† Clevl'd	See Gastonia.
▲Kinston*† ..... Lenoir	W. D. POLLOCK.
La Grange*† ..... Lenoir	H. B. Parker.
Laurinburg*† . Richmond	Maxcy L. John.
Leaksville*† Rockingham	See Reidsville.
▲Lenoir*† ..... Caldwell	Edmund Jones.
▲Lexington*† ..... Davidson	F. C. ROBBINS.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*† ... Lincoln	A. L. Quickel.
Littleton*† ..... Halifax	S. G. Daniel.
▲Louisburg*† ..... Franklin	T. W. Beckett.
▲Lumberton*† ... Robeson	McLean & McLean.
Madison*† . Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*† ..... McDowell	E. J. Justin.
▲Marshall*† ..... Madison	J. A. Hendrick.
Milton*† ..... Caswell	L. M. Warlick.
▲Mocksville*† ..... Davie	E. L. Gaither.
▲Monroe*† ..... Union	R. R. Redwine.
▲Morganton*† ..... Burke	Avery & Ervin.
Mountairy*† ..... Surry	Carter & Lewellyn.
▲Murphy*† ..... Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	R. A. P. Cooley.
▲Newbern*† ..... Craven	O. H. GUION.
▲Newton*† ..... Catawba	W. B. Gaither.
No. Wilkesboro*† . Wilkes	See Wilkesboro.
▲Oxford*† ..... Granville	HICKS & MINOR.
Pilotmountain*† .. Surry	Holcomb & McGuffin.
▲Pittsboro*† ..... Chatham	H. A. London.
▲Plymouth*† . Washington	H. S. Ward.
¶▲Raleigh*† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
¶▲Raleigh*† ..... Wake (Continued.)	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville* .... Graham	T. A. Morphew.
▲Rockingham*† Richmond	MORRISON & WHITLOCK.
Rocky Mount*† Edg'mbe	WOODARD & THORP.
▲Roxboro*† ..... Person	Kitchin & Kitchin.
▲Rutherfordton*† Ruth'fd	S. Gallert.
Salem*† ..... Forsyth	See Winston-Salem
▲Salisbury*† ..... Rowan	L. H. CLEMENT.
Sanford*† ..... Moore	A. L. McNeill.
Scotland Neck*† . Halifax	Claud Kitchen.
▲Shelby*† ..... Cleveland	Webb & Webb.
▲Smithfield*† ... Johnston	E. W. Pon.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*† . Moore	J. McN. Johnson.
▲Southport*† ... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*† ..... Nash	See Nashville.
▲Statesville*† ..... Iredell	ARMFIELD & TURNER.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*† ... Edgecombe	G. M. T. Fountain.
▲Taylorsville*† Alexander	A. C. McIntosh.
Thomasville*† . Davidson	See Lexington.
▲Trenton* ..... Jones	See Jacksonville.
▲Troy*† ..... Montgomery	See Ashboro.
▲Wadesboro*† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*† .. Beaufort	B. B. NICHOLSON.
Waxhaw*† ..... Union	R. L. Stevens.
▲Waynesville*† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*† ..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*† .. Columbus	Wishart & Frazier.
▲Wilkesboro*† .... Wilkes	T. B. FINLEY.
▲Williamston*† ... Martin	Wheeler Martin.
▲Wilmington*† No. Han'er	JOHN D. BELLAMY.' Attorney for Atlantic Nat. Bank.
▲Wilson*† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
▲Winston-Salem*† Forsyth	EUGENE E. GRAY.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

Town and County.	Name.
Abercrombie*† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Aneta*† ..... Nelson	See Lakota.
Ardoch*† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*† ..... Pembina	W. J. Burke.
Bisbeee ..... Towner	See Cando.
¶▲Bismarck*† ... Burleigh	F. H. REGISTER.
▲Bottineau*† ... Bottineau	A. G. BURR.
Bowbells*† ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddock ..... Emmons	See Williamsport.
Buffalo*† ..... Cass	See Fargo.
Buxton*† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*† ..... Towner	FRANK D. DAVIS.
▲Carrington*† ..... Foster	R. A. BILL.
Casselton*† ..... Cass	See Fargo.
Cavalier*† ..... Pembina	See St. Thomas.
Christine*† ..... Richland	See Wahpeton.
Church's Ferry*† Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*† ..... Walsh	See Grafton.
▲Cooperstown*† .. Griggs	DAVID BARTLETT.
Courtenay*† ... Stutsman	J. C. Parks.
Crary*† ..... Ramsey	Edgar Anderson.
Crystal*† ..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*† ... Ramsey	BRENNAN & KENNEDY.
▲Dickinson*† ..... Stark	JAMES G. CAMPBELL.
Drayton*† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*† ..... La Moure	C. W. Fellows.
Edinburg*† ..... Walsh	See Park River.
▲Ellendale*† ..... Dickey	JAMES M. AUSTIN.
Emerado*† . Grand Forks	See Grand Forks.
Enderlin*† ..... Ransom	Fred Underwood.
Fairmount*† ... Richland	Charles A. Tuttle.
▲Fargo*† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*† ..... Wells	M. E. Wilson.
Fingal*† ..... Barnes	Thomas Casey.
Finley*† ..... Steele	F. W. Ames.
Forest River*† .... Walsh	See Grafton.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Forman*† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*† ..... Walsh	J. E. GRAY.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS, Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat Bank.
" ..... "	BURKE CORBET. Reference: First National Bank.
Grandin*† ..... Cass	See Fargo.
Hamilton*† ..... Pembina	See St. Thomas.
Hankinson*† ..... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*† ..... Wells	OTTO GRETHEN.
Hatton*† ..... Traill	See Hillsboro.
Hebron*† ..... Morton	See Mandan.
▲Hillsboro*† ..... Traill	CARMODY & LESLIE.
Hope*† ..... Steele	C. S. SHIPPY.
Hunter*† ..... Cass	See Fargo.
Inkster*† ..... Grand Forks	See Grand Forks.
▲Jamestown*† . Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*† ..... Cass	See Fargo.
Kulm*† ..... Lamoure	J. B. Sharpe.
▲Lakota*† ..... Nelson	A. E. SHEETS.
▲Lamoure*† ..... Lamoure	R. W. S. Blackwell.
▲Langdon*† ..... Cavalier	J. C. Monnet.
Larimore*† . Grand Forks	J. D. Campbell.
Leeds*† ..... Benson	E. Bergiund.
Lidgerwood*† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*† ..... Ransom	H. DOHERTY.
▲Mandan*† ..... Morton	E. C. Rice.
Mayville*† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*† ..... Sargent	O. S. Senn.
Milton*† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*† . Benson	O. D. Comstock.
Minot*† ..... Ward	James Johnson.
Mizpo*† ..... Walsh	H. C. DePUY.
Monango*† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*† ..... Pembina	See Hathgate.
▲New Rockford*† ..... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*† Grand F'ks	M. V. LINWELL.
Oakes*† ..... Dickey	George H. Fay.
Omemee*● ..... Bottineau	See Towner.
Oanabrock*† ... Cavalier	See Milton.
Page*† ..... Cass	See Fargo.
Park River*† ..... Walsh	G. W. Young.
▲Pembina*† ..... Pembina	W. J. Kneeshaw.
Portland*† ..... Traill	G. A. White.
Reynolds*† . Grand Forks	See Grand Forks.
▲Rolla*† ..... Rolette	John Burke.
▲Rugby*† ..... Pierce	L. N. Torson.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*† ..... Kidder	See Bismarck.
St. Thomas*† ... Pembina	G. S. Hager.
Thompson*† Grand F'ks	See Grand Forks.
Tower City*† ..... Cass	See Fargo.
▲Towner*† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*† ..... Barnes	BURKE & LINDLAND.
▲Wahpeton*† ..... Richland	F. B. LAMBERT.
Walhalla*● ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*† ..... Williams	R. H. Copeland.
Willow City*† . Bottineau	See Towner
Wimbledon*† ..... Barnes	See Valley City.
Wishek● ..... McIntosh	Wishek & Guy.
Wyndmere*† ..... Richland	See Milnor.

OHIO.

Town and County.	Name.
Ada*† ..... Hardin	Clark, Axline & Fess.
▲Akron*† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*† ..... Stark	J. W. CRANE.
Andover*† ..... Ashtabula	F. J. Bishop.
Ansonia*† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*† ..... Paulding	M. A. Wert.
Arcanum*† ..... Darke	J. B. Mundhuck.
Archbold*† ..... Fulton	August Rulbley.
Arlington*† ..... Hancock	See Dunkirk.
▲Ashland*† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*† ..... Delaware	See Delaware.
Ashtabula*† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*† ..... Pickaway	G. W. Morrison.
▲Athens*† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*† ..... Seneca	Lester Sutton.
Bainbridge*† ..... Ross	J. G. Whitaker.
Barberton*† ..... Summit	CHARLES AMMERMAN.
Barnesville*† ... Belmont	C. J. Howard.
Basil*† ..... Fairfield	E. F. Holland.
▲Batavia*† ..... Clermont	Frazier & Hicks.
Beach City*† ..... Stark	See Alliance.
Bedford*† ..... Cuyahoga	See Cleveland.
Bellaire*† ..... Belmont	J. A. GALLAHER.
Belle Centre*† ..... Logan	See Bellefontaine.
▲Bellefontaine*† ... Logan	A. JAY MILLER.
Bellevue*† ..... Sandusky	J. B. Miller.
Bellville*● ..... Richland	Andrew Stevenson.
Belmont*† ..... Belmont	See St. Clairsville.
Berea*† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*● ..... Jefferson	John J. Watson.
Berlin Heights*† .... Erie	F. E. Conner, Jr.
Beverly*† ..... Washington	J. C. Preston.
Blanchester*† ..... Clinton	P. SAVAGE.
Bloomdale*† ..... Wood	E. D. Bloom.
Bloomingburg*† Fayette	Humphrey Jones.
Bloomville*† ..... Seneca	J. R. Wilson.
Bluffton*† ..... Allen	A. J. Owens.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*† .. Wood	BALDWIN & HARRINGTON.
Bradford*† ..... Miami	W. Vermillion.
Bradner*† ..... Wood	See Bowling Green.
Bremen*† ..... Fairfield	J. F. THOMPSON.
Bridgeport*† ... Belmont	Driggs & Heinlein.
Brooklyn*† ..... Cuyahoga	See Cleveland.
Brookville*† Montg'mery	See Miamisburg.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*† ..... Crawford	EDWARD VOLLRATH.
Burton*† ..... Geauga	George W. Jacques.
Butler*† ..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D. A. ROLLINGSWORTH.
▲Caldwell*† ..... Noble	W. C. Okey.
Caledonia*† ..... Marion	See Marion.
▲Cambridge*† .. Guernsey	MATTHEWS & HEADE.
Camden*† ..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*† ..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'n	W. H. Lane.
Canfield*† ..... Mahoning	See Youngstown.
▲Canton*† ..... Stark	JOHN H. SPONSELLER.
Cardington*† .... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*† ..... Greene	Robert Hood.
▲Celina*† ..... Mercer	H. A. MILLER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*† ..... Ross	VANMETER & CUNNINGHAM.
▲Cincinnati*† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Circleville*† .. Pickaway	CHARLES H. MAY.
Clarksville*† ..... Clinton	See Wilmington.
▲Cleveland*† ... Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Refer to John B. Ellison & Co., Phil.; W. & J. Sloane, N. Y.; Arnold, Constable & Co., N. Y.; Nelson Morris & Co., Chicago; Jordan, Marsh & Co., Boston; Central National Bank, Cleveland.
Clyde*† ..... Sandusky	FINCH & DEWEY.
College Corner*† .. Butler	John E. Mitchell.
Collinwood*† . Cuyahoga	F. B. Garrett.
Columbiana*† . Col'biana	Ezra B. Bye.
¶▲Columbus*† ... Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*† Put'm	Guy B. Killen.
Conneaut*† ... Ashtabula	M. R. Smith.
Continental*† ... Putnam	J. C. Madden.
Convoy*† ..... Van Wert	See Van Wert.
Corning*† ..... Perry	T. M. Potter.
Cortland*† ..... Trumbull	John J. Sullivan.
▲Coshocton*† .. Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	W. H. Nill.
Crestline*† ..... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*† ..... Licking	See Centerburg.
Cumberland*† . Guernsey	Joseph Purkey.
Cuyahoga Falls*† Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*† ..... Knox	Clinton M. Rice.
▲Dayton*† ... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	S. T. SUTPHEN.
De Graff*† ..... Logan	Huston & Curl.
▲Delaware*† .... Delaware	W. A. HALL.
Delphos*† ..... Allen	B. J. BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*† .. Tuscarawas	A. W. Elson.
Deshler*† ..... Henry	D. D. Donovan.
Doylestown*● ..... Wayne	James B. Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*† ..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty† ..... Logan	See De Graff.
East Liverpool*† . Col'bia	WILLIAM H. VODREY.
East Palestine*† . Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*† ..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly.
Elmore*† ..... Ottawa	George W. Keightley.
▲Elyria*† ..... Lorain	E. G. JOHNSON.
Euclid*† ..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*† ..... Hancock	M. C. SHAFER.
Flushing*† ..... Belmont	A. M. Brown.
Forest*† ..... Hardin	Russell Price.
Fort Recovery*† . Mercer	John Hunsicker.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*† ..... Sandusky	JAMES H. FOWLER.
Galion*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*† .. Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† .... Brown	JOHN P. BIEHN.
Germantown*† . M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Deemer.
Glenville*† ..... Cuyahoga	See Cleveland.
Glouster*† ..... Athens	A. A. Amos & Bro.
Grafton*† ..... Lorain	See Elyria.
Granville*† ..... Licking	E. J. Dorsey.
Greenfield*† .... Highland	DICKEY & HEISKELL.
Greenspring*† ..... Seneca	C. S. Burton.
▲Greenville*† ..... Darke	ANDERSON & BOWMAN.
Greenwich*† ..... Huron	T. K. Strimple.
Groverhill*† ... Paulding	R. W. Pickering.
▲Hamilton*† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† ..... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† .... Defiance	L. E. Griffin.
Highland*† ..... Highland	See Leesburg.
▲Hillsboro*† .... Highland	STEELE & SAMS.
Holgate*† ..... Henry	E. F. Thompson.
Hubbard*† ..... Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† ..... Erie	C. M. Ray.

Town and County.	Name.
▲Ironton*† ..... Lawrence	CORN & THOMPSON.
▲Jackson*† ..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*† ..... Greene	W. A. Paxson.
▲Jefferson*† .... Ashtabula	BABCOCK & TAYLOR.
Jeffersonville*† . Fayette	E. L. Bush.
Jewett*† ..... Harrison	See Cadiz.
Johnstown*† ..... Licking	G. W. Lewis.
Kalida* ..... Putnam	See Columbus Grove.
Kent*† ..... Portage	M. G. McCASLIN.
▲Kenton*† ..... Hardin	ELMER G. DERR.
Kingston*† ..... Ross	See Chillicothe.
Kinsman*† ..... Trumbull	J. W. Roberts.
Lagrange*† ..... Lorain	See Wellington.
▲Lancaster*† .... Fairfield	G. E. MARTIN.
Larue*† ..... Marion	See Marion.
▲Lebanon*† ..... Warren	W. F. ELTZROTH.
Leesburg*† .... Highland	George T. Hardy.
Leetonia*† .. Columbiana	C. D. Dickinson.
Leipsic*† ..... Putnam	Jacob Werner.
Lewisburg*† ..... Preble	See Eaton.
Lexington*† .... Richland	See Mansfield.
Liberty Center*† . Henry	See Napoleon.
▲Lima*† ..... Allen	CABLE & PARMENTER.
▲Lisbon*† .... Columbiana	J. R. MARTIN.
Lockland*† .... Hamilton	Thompson & Gorman.
Lodi*† ..... Medina	See Creston.
▲Logan*† ..... Hocking	Seth Weldy.
▲London*† ..... Madison	Durflinger & Emery.
Lorain*† ..... Lorain	FRANK COLEMAN.
Loramie* ..... Shelby	See St. Mary.
Loudonville*† .. Ashland	W. J. Weirick.
Louisville*† ..... Stark	W. S. Earseman.
Lynchburg*† ... Highland	E. M. Higgins.
Madison*† ..... Lake	M. B. Cook.
Magnolia*† ..... Stark	See Canton.
Malta*† ..... Morgan	Newell Corner.
Malvern*† ..... Carroll	See Minerva.
Manchester*† .... Adams	WILLIAM ANDERSON.
▲Mansfield*† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† ... Washington	NYE & FOLLETT.
▲Marion*† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† ... Clinton	A. Harris.
▲Marysville*† ..... Union	F. T. ARTHUR.
Mason*† ..... Warren	See Lebanon.
Massillon*† ..... Stark	BALDWIN & YOUNG.
Maumee*† ..... Lucas	A. W. Eckler.
▲McArthur*† ..... Vinton	J. M. McGillivray.
McClure*† ..... Henry	See Napoleon.
McComb*† ..... Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† ..... Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† ..... Meigs	Ira Graham.
Middletown*† ..... Butler	DONLEY & RHONEMUS.
Milan*† ..... Erie	R. H. Williams.
Milford*† ..... Clermont	S. A. West.
Milford Center*† .. Union	See Marysville.
▲Millersburg*† .... Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† ..... Stark	J. F. Jerome.
Minster*† ..... Auglaize	See St. Marys.
Monroeville*† .... Huron	John P. Cornell.
Montpelier*† .. Williams	E. C. PECK.
Morrow*† ..... Warren	T. C. Welch.
Moscow*● ..... Clermont	See Felicity.
▲Mt. Gilead*† .... Morrow	L. K. Powell.
Mt. Pleasant*† .. Jefferson	See Steubenville.
Mt. Sterling*† .. Madison	Mitchel & Tanner.
▲Mt. Vernon*† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*† .... Hardin	See Kenton.
▲Napoleon*† ..... Henry	CAHILL & DONOVAN.
Navarre*† ..... Stark	See Canton.
Nelsonville*† ..... Athens	Asher Buckley.
Nevada*† ..... Wyandot	L. B. Reed.
▲Newark*† ..... Licking	FREDERIC M. BLACK.
New Bremen*† . Auglaize	See St. Mary.
New Carlisle*† ..... Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	CHARLES H. MAY.
▲New Lexington*† . Perry	TUSSING & KELLY.
New London*† .... Huron	R. C. Powers.
New Madison*† ... Darke	Thomas Eubanks.
New Matamoras*† . Wash.	Jasper Lisk.
New Paris*† ..... Preble	See Eaton.
▲New Phil'd'lp'a*† . Tus'as	NEELY & PATRICK.
New Richmond*● . Clier'nt	F. A. Roberts.
New Vienna*† ... Clinton	F. W. Kelly.
New Washin'n*† . Craw'd	H. M. Cory.
Niles*† ..... Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* .. Wood	S. P. Harrison.
North Fairfield* ... Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† ..... Huron	GIDEON T. STEWART.
Oakharbor*† .... Ottawa	John Duff.
Oak Hill*† ..... Jackson	J. E. Jones.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Oberlin*•† ..... Lorain	W. B. BEDORTKA.
Ohio City*•† ... Van Wert	See Van Wert.
Orrville*•† ..... Wayne	T. W. Orr.
Orwell* ..... Ashtabula	Babcock & Taylor.
Osborn*•† ..... Greene	R. H. Swadner.
Ostrander*•† ... Delaware	See Delaware.
▲Ottawa*•† ..... Putnam	G. W. RISSER.
Oxford*•† ..... Butler	E. E. Williams.
▲Painesville*•† ..... Lake	W. A. BREED.
Pataskala*•† ..... Licking	See Newark.
▲Paulding*•† ..... Paulding	SNOOK & SAVAGE.
Payne*•† ..... Paulding	M. B. Everitt.
Peebles*•† ..... Adams	J. R. B. Kessler.
Pemberville*•† .... Wood	J. S. Hoyman.
Perrysburg*•† ..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*•† ..... Miami	JOHN C. GEYER.
Plain City*•† ..... Madison	H. C. Buck.
Pleasant City*•†Guernsey	L. S. Garber.
Plymouth*•† .... Richland	F. D. Gunsoullus.
Poland* ..... Mahoning	See Youngstown.
▲Pomeroy*•† ..... Meigs	O. L. BRADBURY.
▲Port Clinton*•† ... Ottawa	S. P. Alexander.
▲Portsmouth*•† ..... Scioto	NOAH J. DEVER.
Prairie Depot* ..... Wood	Frank Graham.
Prospect*•† ..... Marion	See Marion.
Quaker City*•† . Guernsey	J. L. Douglas.
▲Ravenna*•† ..... Portage	J. H. NICHOLS.
Richwood*•† ..... Union	J. E. Robinson.
Ripley*•† ..... Brown	W. D. YOUNG.
Rockford*•† ..... Mercer	A. G. Stewart.
Roseville*•†. Muskingum	Wm. Dunn.
Rushylvania*•† ... Logan	See West Mansfield.
Sabina*•† ..... Clinton	J. M. Morton.
Salem*•† ..... Columbiana	W. W. HALE.
Salineville*•† Columbiana	Ashford & McCormick.
▲Sandusky*•† ..... Erie	R. B. FISHER, Attorney for Citizens Banking and Trust Co.
Sardinia*•† ..... Brown	See Georgetown.
Scio*•† ..... Harrison	Easton Randolph.
Seville*•† ..... Medina	Lee Elliott.
Shanesville*†. Tuscarawas	JOHN DOERSCHUK.
Shelby*•† ..... Richland	Skiles & Skiles.
Sherodsville*•† ... Carroll	See Carrollton.
Sherwood*•† .... Defiance	W. W. Huff.
Shiloh*•† ..... Richland	See Mansfield.
Shreve*•† ..... Wayne	L. D. Cornell.
▲Sidney*•† ..... Shelby	S. J. HATFIELD.
Smithfield* ..... Jefferson	See Steubenville.
Somerset*•† ..... Perry	Owen Yost.
Somerton* ..... Belmont	See Bellaire.
South Charleston*•†Clark	Charles E. Ballard.
Spencer*•† ..... Medina	Frank Heath.
Spencerville*•† ..... Allen	J. M. Bailey.
▲Springfield*•† ..... Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*•† .... Greene	Marcus Shoup.
▲St. Clairsville*•†. Belmont	A. H. & W. MITCHELL.
▲Steubenville*•†. Jefferson	Rogers & McCausien.
St. Mary*•† ..... Auglaize	D. F. Mooney.
St. Paris*•† ... Champaign	C. E. Bucker.
Strasburg*•† . Tuscarawas	Philip G. Garver.
Stryker*•† ..... Williams	J. T. Heater.
Sunbury*•† ..... Delaware	C. C. Brooks.
Swanton*•† ..... Fulton	G. W. Humphrey.
Sycamore*•† .... Wyandot	R. S. Gallaher.
Sylvania*•† ..... Lucas	J. C. Jones.
Thornville*•† ..... Perry	S. E. Moore.
Thurman* ..... Gallia	See Gallipolis
▲Tiffin*•† ..... Seneca	BUNN & ROYER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•† ..... Crawford	See Bucyrus.
▲Toledo*•† ..... Lucas	HAMILTON & KIRBY, 412, 413 Gardner Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•† ..... Jefferson	See Steubenville.
▲Troy*•† ..... Miami	J. A. DAVY.
Uhrichsville*•†. Tuscara's	W. B. STEVENS.
▲Up. Sandusky*•†Wyandot	Carey & Parker.
▲Urbana*•† .... Champaign	WAITE & DEATON.
Utica*•† ..... Licking	G. M. Sipe.
▲Van Wert*•† ... Van Wert	BLACHLY & MATTHIAS.
Vermilion*•† ..... Erie	H. R. Williams.
Versailles*•† ..... Darke	A. Calderwood.
Wadsworth*•† ..... Medina	E. S. Pardee.
Wakeman*•† ..... Huron	See Norwalk.
Waldo*•† ..... Marion	See Marion.
▲Wapakoneta*•† . Auglaize	GOEKE & HOSKINS.
▲Warren*•† ..... Trumbull	T. H. GILMORE.
▲Washington C.H.*•†Fay'te	A. R. CREAMER.
▲Wauseon*•† ..... Fulton	Fuller & Handy.
▲Waverly*•† ..... Pike	John A. Eylor.
Waynesville*•† ... Warren	J. G. Keys.
Wellington*•† ..... Lorain	G. L. BLINN.
Wellston*•† ..... Jackson	T. S. Hogan.
Wellsville*•†. Columbiana	F. L. WELLS.
West Alexandria*•†. Preb.	Oscar Sheppard.
Westerville*•† . Franklin	H. T. Sibel.
WestFarmington*•†Trum.	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•† .... Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† . Logan	P. M. Kelar.
West Milton*•† .... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M. Stricker.
West Salem*•† ..... Wayne	T. B. Keeler.
▲West Union* ..... Adams	F. D. Bayless.
West Unity*•† .... Williams	G. C. Rings.
Wharton*•† ..... Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•. Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Willshire*•† ..... Van Wert	See Van Wert.
▲Wilmington*•†... Clinton	SMITH & SAVAGE.
Wilmot*† ..... Stark	W. S. Putman.
Winchester*•† ..... Adams	T. C. Downey.
▲Woodsfield*•† .... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	McCLURE & SMYSER.
Worthington*•†. Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	LITTLE & SPENCER.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†. Mahoni'g	FRANK L. BALDWIN.
▲Zanesville*•†. Muskingum	FRANK H. SOUTHARD.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*•† ..... Woods	T. J. WOMACK.
▲Arapaho* ..... Custer	T. S. Hunt.
Augusta* ..... Woods	See Alva.
▲Beaver* ..... Beaver	J. R. Linley.
Billings ..... Noble	See Perry.
Blackwell*•† ..... Kay	E. L. PECKHAM.
Braman* ..... Kay	See Newkirk.
▲Chandler* ..... Lincoln	A. J. MORRIS.
▲Cheyenne*† . Roger Mills	J. W. McMurtry.
Cleveland* ..... Pawnee	G. T. GRAVES.
▲Cloudchief* ..... Washita	HENRY N. BERRY.
Cushing* ..... Payne	See Chandler.
Earlsboro*•†,Pottawato'ie	See Tecumseh.
Edmond*•† .... Oklahoma	H. H. Moose.
▲El Reno*•† ..... Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber* ..... Garfield	See Enid.
Geary* ..... Blaine	Seymour Foose.
▲Grand* ..... Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†. Kingfisher	L. M. Gray.
Jefferson*•† ..... Grant	C. M. Keiger.
Jennings* ..... Pawnee	See Pawnee.
Kildare*•† ..... Kay	See Ponca.
▲Kingfisher*•†. Kingfisher	BURWELL & BURWELL.
Lexington*†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† ..... Grant	Thomas Kearee.
Mulhall*•† ..... Logan	W. H. Matthews.
Nardin*•. ..... Kay	See Newkirk.
▲Newkirk*•† ..... Kay	H. S. BRAUCHT.
New Ponca ..... Kay	See Newkirk.
▲Norman*•† ..... Cleveland	C. W. Brewer.
North Enid*•†... Garfield	See Enid.
Oakdale* ..... Washita	See Cloudchief.
Okarche*•† ..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HARDCASTLE.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†..... Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P. NEAL.
▲Perry*•† ..... Noble	J. L. Pancrost.
Perkins* ..... Payne	Charles A. Wallace.
Ponca* ..... Kay	D. L. HUBBLER.
▲Pondcreek*•† ..... Grant	A. M. MACKEY.
Ripley ..... Payne	See Cushing.
Shawnee*•†Pottawatomie	J. H. WOODS.
▲Stillwater* ..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'ie	FREDERICK KING.
Tonkawa* ..... Kay	See Newkirk.
▲Watonga*..... Blaine	I. H. LOOKABAUGH.
Waukomis*•†..... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†. Woodward	J. R. Dean.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†..... Gilliam	S. A. D. Gurley.
Ashland*•†..... Jackson	E. D. Biggs.
▲Astoria*•†..... Clatsop	FULTON BROS.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Athena*† ..... Umatilla	R. J. SLATER.
▲Baker City*†.....Baker	C. A. JOHNS.
Brownsville*†.....Linn	A. A. Tussing.
▲Burns*.....Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottagegrove*†.... Lane	J. E. YOUNG.
▲Dallas*†.....Polk	Butler & Townsend.
Elgin*†.....Union	N. C. McLeod.
Empire*†.....Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sullivan.
▲Eugene*†.....Lane	L. BILYEU.
Forestgrove*†Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*†.....Linn	See Brownsville.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Baker City.
Independence*† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*•...Jackson	See Medford.
Joseph*.....Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipsworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*† - .....Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*†.....Linn	W. M. Brown.
Marshfield*†.....Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†.....Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†.....Polk	N. L. Butler.
▲Moro*•..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*† .....Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.....Umatilla	CARTER & RALEY.
▲Portland*† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TUFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
" ..... "	CHARLES J. SCHNABEL. Refers to Merchants Nat. Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M. CRAWFORD.
¶▲Salem*†.....Marion	J. A. CARSON.
Scio*† .....Linn	See Lebanon.
Sheridan*† .....Yamhill	J. T. Simpson.
Silverton*† .....Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*†.....Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†.....Lincoln	H. Denlinger, Jr.
▲Union*†.....Union	J. M. CARROLL.
▲Vale*.....Malheur	R. G. Wheeler.
▲Wasco*.....Sherman	C. J. Bright.
Weston*†.....Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*†... .....Erie	See Erie.
Allegheny*†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†.....Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†.....Lebanon	Geo. B. Ulrich.
Apollo*† .....Armstrong	W. J. Guthrie.
Ardmore*†.Montgomery	See Norristown.
Ashland*†.....Schuylkill	ALFRED B. GARNER.
Athens*†.....Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore*Westmoreland	See Leechburg.
Bangor*†..Northampton	H. Hagenman.
Beallsville*† .Washington	See Washington.
▲Beaver*†.....Beaver	Buchanan & McConnell.
Beaverfalls*†.....Beaver	JOHN A. ELLIOTT.
▲Bedford*† .....Bedford	M. A. Points.
▲Bellefonte*†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*† .....Allegheny	See Pittsburg.
Berlin*†.....Somerset	See Somerset.
Berwick*†..... Columbia	J. L. Evans.
Berwyn*† .....Chester	See West Chester.
Bethlehem*†NorthaP'pton	W. J. C. LOOS.
Big Run*†.....Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	George S. Fisher.
▲Bloomsburg*†.Columbia	GRANT HERRING.
Blossburg*†.....Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†.....Allegheny	R. E. Stewart.
Bradford*†..... McKean	D. H. JACK.
Bristol*†.....Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*†...Jefferson	S. A. Craig.
Brownsville*†... Fayette	CHARLES W. BOWMAN.
Bryn Mawr*†. Montgo'ry	See Norristown.
Burgettstown*†. Washi'n	J. W. Donnan.
▲Butler*†.....Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†.Cra'd	See Meadville.
Canonsburg*†.. .Washi'n	S. B. Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale*†Lackawa'na	WILLIAM E. WATT.
▲Carlisle*†...Cumberland	J. HARVEY LINE.
Carnegie*†.....Allegheny	O. R. Cooke.
Carrolltown*.....Cambria	See Ebensburg.
Catasauqua*†.....Lehigh	A. A. Glick.
Catawissa*†. ..Columbia	W. H. RHAWN.
Centerhall*† .... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'n	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*†.....Delaware	W. B. BROMALL.
Chicora*†.....Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†..... Clarion	WILSON & GORDON.
Claysville*†. Washington	See Washington.
▲Clearfield*†.... Clearfield	SWOOPE & PATTON.
Clintonville*† ...Venango	See Franklin.
Coalport*†..... Clearfield	See Hollidaysburg.
Coatesville*†.....Chester	W. S. Harlan.
Cochranton*†. Crawford	See Meadville.
Columbia*†.....Lancaster	WM. B GIVEN.
Conneautville*†. Crawf'd	P. C. Sheehan.
Connellsville*†..Fayette	WM. A. DAVIDSON.
Conshohocken*† .Mon'm	H. M. Tracy.
Coraopolis*†...Allegheny	W. T. Treadway.
Corry*†.....Erie	DON. F. SMITH.
▲Coudersport*†..... Potter	LEWIS, LARRABEE & DUBOIS
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*†.....Delaware	See Media.
Dawson*†.....Fayette	See Uniontown.
Delta*† .....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*† .....York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	HENRY LEAR.
Dubois*†'.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† .....Perry	See New Bloomfield.
Duquesne*† .....Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	ALPHONSUS WALSH.
East Berlin*†.....Adams	See Gettysburg.
East Brady*† .....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*†.. Northampton	H. S. CAVANAUGH.
East Stroudsburg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edenburg.....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S. Will.
Elkland*† .....Tioga	F. D. Seiph.
Elk Lick*†.....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*† .....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*†.....Lancaster	A. J. Everly.
▲Erie*† .....Erie	ALLEN & ROSENZWEIG.
" ..... "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†...Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORNE.
Freedom*† .....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*†.....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	W. McSHERRY, JR.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† .....Mercer	JOHN W. VOSLER.
Grove City*† .....Mercer	H. K. Daugherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. E. EHREHART.
¶Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† .....Cambria	See Ebensburg.
Hatboro*† ..Montgomery	See Lansdale.
Hawley*† ..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*† ..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*† ....Blair	ROBERT W. SMITH.
Homestead*† . Allegheny	C. W. Ashley.
▲Honesdale*† .....Wayne	E. C. Mumford.
Honeybrook*† ...Chester	Charles E. Griffith.
Houtzdale*† ...Clearfield	Henry Boulton.
Hughesville*† .Lycoming	William E. Crawford.
Hummelstown*† .Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*† ..... Bedford	See Bedford.
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*† ...Westmoreland	See Jeannette.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*† M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W. Morningstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*† .... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*† Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis.
Kinzua*† ..... Warren	See Warren.
▲Kittanning*† .Armstrong	NEALE & PAINTER.
Knox*† .....Clarion	See Clarion.
Knoxville*† .....Tioga	Henry A. Ashton.
Kutztown*† .....Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*† .Montgomery	A. R. PLACE.
Lansford*† .....Carbon	See Tamaqua.
▲Laporte*† .....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† .....Lebanon	LEE L. GRUMBINE.
Leechburg*† .Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*† .....Union	ALFRED HAYES.
▲Lewistown*† .....Mifflin	Elder & Son.
Migonier*† Westmorel'nd	See Greensburg.
Lincoln*† .....Lancaster	See Lancaster.
Linesville*† .....Crawford	See Meadville.
Lititz*† .....Lancaster	See Manheim.
Littlestown*† .....Adams	H. C. Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*† .....Dauphin	See Millersburg.
Mahanoy City*† .Sc'y'lkill	J. J. BROWN.
Mahoningtown*† .L'rn'ce	A. L. Hogen.
Malvern*† .....Chester	See West Chester.
Manheim*† ....Lancaster	J. B. Stroh.
Mansfield*† .....Tioga	F. W. Clark.
Marietta*† .....Lancaster	D. B. Case.
Martinsburg*† .....Blair	S. B. Sysinger.
▲Mauchchunk*† ...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*† .Fulton	M. S. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	W. A. APPLEGATE.
McKees Rocks*† .Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*† ....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† .Franklin	See Chambersburg.
Meshoppen*† .. Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	W. N. Koontz.
▲Middleburg*† .....Snyder	F. E. Bower.
Middletown*† ..Dauphin	A. E. BRANDT.
Milliinburg*† .....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† ..... Pike	See Sunbury.
Millersburg*† ...Dauphin	S. S. Bowman.
Millerstown† .....Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Millvale ..... Allegheny.	See Pittsburg.
Milton*† .Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*† Nor'mberl'd	V. AUTEN.
Mt. Jewett*† ....McKean	H. S. Rogers.
Mount Joy*† ..Lancaster	F. A. Ricker.
Mt.Pleasant*† Westm'l'd	N. A. CORT.
Mount Union*† H'nt'gd'n	See Huntingdon.
Mountville*† ...Lancaster	See Columbia.

Town and County.	Name.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.
Nazareth*• Northampton	Calvin T. Smith.
New Bethlehem*† .Clar'n	D. M. Geist.
▲New Bloomfield*† .Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoon.
▲New Castle*† ..Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*† W's'm'd	See Allegheny.
New Oxford*† ...Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*† ..Cumberland	R. W. McCrea.
NewWilmingt'n*• Law'nce	D. F. McCready.
Norristo'n*† M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*† .....Erie	D. R. Cushman.
North Wales*† M'ntgo'ry	See Norristown.
Oil City*† .....Venango	ASH, SPEER & McSWKENEY.
Orbisonia*† .Huntingdon	J. M. Steese.
Orwigsburg*† .Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*† Clearfield	See Houtzdale.
Oxford*† .....Chester	W. T. Fulton.
Palmyra*† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*† ....Chester	A. T. Parke.
Parnassus*† Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*† Northampt'n	N. D. Chase.
Pennsburg*† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*† .... Fayette	See Fayette City.
▲Philadelphia*† .....Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	FREDERICK J. SHOYER, Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
" ..... "	FRANCIS TRACY TOBIN, 906 Walnut Street. Refers to Richard C. Winship, Esq., trust officer, Guarantee Trust & Safe Deposit Co., Philadelphia.
Philipsburg*† .....Centre	George W. Zeigler.
Phœnixville*† ...Chester	H. H. GILKYSON.
Pinegrove*† ...Schuylkill	F. W. Filbert.
▲Pittsburg*† ...Allegheny	MARSHALL BROWN, 438 Fourth Ave. Refers to Anchor Savings Bank and Fidelity Title & Trust Co.
" ..... "	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	MAGNUS PFLAUM, Bakewell Law Bldg. Commercial and corporation law. Refers to Iron City National Bank.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
Pittston*† .....Luzerne	S. M. PARKE.
Plymouth*† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*† McKe'n	S. W. SMITH.
Portersville*† .....Butler	See Butler.
Port Royal*† .....Juniata	See Mifflintown.
Pottstown*† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*† ...Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*† .Jef'n	JACOB L. FISHER.
Quakertown*† .... Bucks	John V. Ommeron.
Quarryville*† ..Lancaster	See Lancaster.
▲Reading*† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*† ..... York	See York.
Reedsville*† .....Mifflin	A. Reed Hayes.
Renovo*† ..... Clinton	Brown & Rogers.

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Town and County.	Name.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*†.....Elk	H. A HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*†.....Beaver	A. P. MARSHALL.
Royersford*† M'tgomery	E. L. HALLMAN.
Saegerstown*† Crawford	See Meadville.
Saltsburg*†.....Indiana	See Blairsville.
Sandy lake*†.....Mercer	J. H. Robb.
Sayre*†.....Bradford	Stewart & Stephens.
Schuylkill Haven*† Sc'k'l	J. A. Moecker.
Schwenkville*† .Montg'y	See Norristown.
Scottdale*† Westmorel'd	William L. Ulery.
▲Scranton*† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*† ....Snyder	Charles Hower.
Sellersville*†.....Bucks	E. E. Althouse.
Sewickley*† ...Allegheny	O. S. Richardson.
Shamokin*† .North'mb'd	SAMUEL HECKERT.
Sharon*†.....Mercer	A. W. WILLIAMS.
Sharpsburg*† .Allegheny	Thomas J. Ford.
Sharpsville*†.....Mercer	James A. Pierce.
Shenandoah*† .. Sch'ylk'l	M. M. BURKE.
Shippensburg*†....Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*† Northampton	See Catasauqua.
Slatington*† ..... Lehigh	D. D. Roper.
Slippery rock*..... Butler	See Butler.
▲Smethport*†.....McKean	GARTON & RICHMOND.
▲Somerset*†..... Somerset	KOOSER & KOOSER.
Souderton*† Montgom'y	Henry M. Brownback.
S. Bethlehem*† ..No'h'p'n	J. D. BRODHEAD.
Spartansburg*†. Cra'fo'd	See Titusville.
Springboro*†.. Crawford	See Conneautville.
Spring City*†.....Chester	Charles S. Wagoner.
Steelton*†..... Dauphin	F. B. Wickersham.
Stewartstown*†.....York	W. B. Gemmill.
St. Mary's*†.....Elk	E. J. Wimmer.
St. Petersburg*†.Clarion	See Clarion.
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*†...Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*† .Susq'h'a	JOHN D. MILLER.
Tamaqua*†.....Schuylkill	H. B. GRAEFF.
Tarentum*†....Allegheny	Kennedy & Smith.
Tidioute*†.....Warren	See Warren.
▲Tionesta*†.....Forest	S. D. Irwin.
Titusville*†.....Crawford	SAMUEL GRUMBINE.
▲Towanda*†.....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*†.... Schuylkill	R. S. BASHORE.
Troy*†..... Bradford	Ray Gustin.
▲Tunkhannock*† Wyom'g	James W. Pratt.
Turtlecreek*† .Allegheny	Homer L. Castle.
Tyrone*†.....Blair	G. L. OWENS.
Ulysses*..... Potter	A. S. Burt.
Union City*†.....Erie	Sproul & Morrow.
▲Uniontown*†.....Fayette	L. H. FRASHER.
Vandergrift*• Westmorl'd	James S. Whitworth.
Verona*†.....Allegheny	See Allegheny.
▲Warren*†..... Warren	SMITH & ANDREWS.
▲Washington*† Washi'g'n	JOHN H. MURDOCK.
Waterford*†.....Erie	J. A. Boland.
Watsontown*† .North'l'd	W. F. Shay.
Wayne*†..... Delaware	Christopher Fallon.
Waynesboro*†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*†... Greene	SAMUEL M. SMITH.
▲Wellsboro*†..... Tioga	F. E. Watrous.
▲West Chester*†...Chester	A. P. REID.
Westfield*†..... Tioga	D. W. Baldwin.
West Grove*†.....Chester	G. B. Johnson.
West Newton*† West'l'd	See Greensburg.
Whitehaven*†...Luzerne	G. L. Halsey.
Wilcox*†.....Elk	See Ridgway.
▲Wilkes-Barre*†. Luzerne	JOSEPH MOORE.
Wilkinsburg*† Allegheny	W. P. Carter.
Williamsburg*†.... Blair	See Hollidaysburg.
▲Williamsport*† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*†..... York	See Columbia.
Wyalusing*†... Bradford	E. A. Strong.
Yardley*†..... Bucks	See Doylestown.
▲York*†..... York	GEORGE W. HEIGES.
Youngsville*†... Warren	G. A. Jackson.
Zelienople*• .....Butler	See Butler.

RHODE ISLAND.

Town and County.	Name.
Anthony*†.....Kent	Eugene F. Waner.
Ashaway*....Washington	See Westerly.
▲Bristol*†.....Bristol	Samuel Norris, Jr.
Centerville*†..... Kent	See Providence.
Central Falls*•†.....Prov.	See Providence.
Coventry*•†..... Kent	See Anthony.
Cranston*•†.. Providence	See Providence.
▲East Greenwich*•†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†. Washing'n	See Westerly.
▲Kingston*•†. Washington	See Westerly.
Narragansett Pier*•† Wash	See Wakefield.
¶▲Newport*•†.....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*•†... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*•.....Kent	See Anthony.
¶▲Providence*•† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
Slatersville*.. Providence	See Woonsocket.
Wakefield*•† Washington	F. C. Olney.
Warren*•†.....Bristol	JOHN E. CONLEY.
Warwick*•..... Kent	See East Greenwich.
Westerly*•†.. Washington	JOSEPH C. MOORE.
Wickford*•†. Washington	See Westerly.
Woonsocket*•† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*•†....Abbeville	PARKER & GREENE.
▲Aiken*•†..... Aiken	HENDERSONS.
Allendale*•†.... Barnwell	See Denmark.
▲Anderson*•†....Anderson	TRIBBLE & PRINCE.
▲Bamberg*•†..... Bamberg	John R. Bellenger.
▲Barnwell*•†..... Barnwell	R. A. Ellis.
Batesburg*•†... Lexington	See Edgefield.
▲Beaufort*•†..... Beaufort	W. J. VERDIER.
Belton*•†.....Anderson	See Greenville.
▲Bennettsville*•† Marlboro	T. W. Boucher.
Blackburg*•†.... Cherokee	E. A. Trescot.
Blackville*•†.... Barnwell	See Denmark.
Branchville*•† Orangeb'rg	W. H. Reedish.
▲Camden*•†.....Kershaw	C. L. Winkler.
▲Charleston*•†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank; Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York and Standard Oil Co., Baltimore.
Cheraw*•†....Chesterfield	Stevenson & Matheson.
▲Chester*•†..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*•†..... Laurens	See Laurens.
Cheraw*•†.....Marlboro	T. W. Boucher.
¶▲Columbia*•†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*•†.....Horry	R. B. Scarborough.
▲Darlington*•† .Darlington	WOODS & MACFARLAN.
Denmark*•†.... Bamberg	S. G. Maryfield.
Dillon*•†..... Marion	Sellens & Sellens.
Easley*•†..... Pickens	See Pickens.
▲Edgefield*•†..... Edgefield	A. S. TOMPKINS.
Fingerville... Spartanburg	See Spartanburg.
▲Florence*•†..... Florence	P. A. WILCOX.
Fort Mill*•†..... York	See Rockhill.
▲Gaffney*•†..... Cherokee	Wallace & Otts.
▲Georgetown*•† Georget'wn	Walter Hazard.
▲Greenville*•†... Greenville	ISAAC M. BRYAN.
▲Greenwood*•† Greenwo'd	SHEPPARDS & GRIER
▲Hampton*•†..... Hampton	James W. Moore.
Heath Springs* Lancaster	See Lancaster.
Johnston*•† .... Edgefield	See Edgefield.
Kershaw*•†.... Lancaster	E. D. Blakeney.
▲Kingstree*•† .Williamsb'g	T. M. Gilland.
▲Lancaster*•†... Lancaster	ERNEST MOORE.
▲Laurens*•†..... Laurens	W. H. MARTIN.
▲Lexington*•†... Lexington	Efird & Dorcher.
▲Manning*•†.... Clarendon	W. C. Davis.
▲Marion*•†..... Marion	C. A. WOODS.
McColl*•†..... Marlboro	See Bennettsville.
▲Monks Corner*•† Berkeley	See Charleston.
Mullins*•†..... Marion	See Marion.
▲Newberry*•†.... Newberry	J. Y. CULBREATH.
Newry*..... Oconee	See Walhalla.
▲Orangeburg*•† Orangeb'g	JAMES F. IZLAR.
Pelzer*•†..... Anderson	See Greenville.
Pendleton*•†.... Anderson	R. W. Simpson.
▲Pickens*..... Pickens	Julius E. Boggs.
Prosperity*•†... Newberry	See Newberry.
Ridgeway*•†.....Fairfield	R. A. Means.
Rock Hill*•†..... York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*•†..... Oconee	See Walhalla.
▲Spartanburg*•† Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*•† Orangeb'g	See Orangeburg.
Summerville*•† Dorch'ter	H. A. M. Smith.

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Town and County.	Name.
▲Sumter*† ..... Sumter	LEE & MOISE.
Timmonsville*† Florence	See Florence.
▲Union*† ..... Union	HYDRICK & SAWYER.
Varnville*† ..... Hampton	J. W. Moore.
▲Walhalla*† ..... Oconee	R. A. Thompson.
▲Walterboro*† .. Colleton	Griffin & Padgett.
Westminster*† ... Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*† ... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*† ..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† ..... Brown	C. M. STEVENS.
Alcester*† ..... Union	See Elk Point.
▲Alexandria*† ..... Hanson	E. E. Wagner.
Alpena*† ..... Jerauld	L. N. Loomis.
Andover*† ..... Day	See Webster.
Arlington*† .. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*† ..... Sanborn	See Woonsocket.
Aurora*† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. R. Green.
▲Bellefourche*† ..... Butte	T. W. La Fleiche.
Beresford*† ..... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*† ..... Hughes	See Pierre.
Bowdle*† ..... Edmunds	A. F. Le Claire.
Bradley*† ..... Clark	See Clark.
Bridgewater*† .. McCook	E. L. Abel.
Bristol*† ..... Day	See Webster.
▲Britton*† ..... Marshall	Byron Abbott.
▲Brookings*† .. Brookings	CHEEVER & HALL.
Bryant*† ..... Hamlin	L. W. Stoeckel.
Canastota* ..... McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*† ..... Miner	See Howard.
Castalia* ..... Charles Mix	See Edgerton.
▲Castlewood*† ..... Hamlin	Ezra Adams.
Centerville*† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*† ..... Brule	James Brown.
▲Clark*† ..... Clark	C. G. SHERWOOD.
▲Clearlake*† ..... Deuel	T. J. LAW.
Colman*† ..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*† ..... Spink	David Robertson.
Custer*† ..... Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*† .. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*† ..... Kingsbury	E. S. Johnson.
Doland*† ..... Spink	Korns & Clark.
Edgemont*† .. Fall River	T. F. McConville.
Edgerton* ..... Charles Mix	G. P. HARBEN.
Egan*† ..... Moody	See Flandreau.
Elk Point*† ..... Union	H. M. Wallace.
Elkton*† ..... Brookings	Alexander & Hooker.
Emery*† ..... Hanson	See Alexandria.
Erwin*† ..... Kingsbury	A. W. Stone.
Estelline*† ..... Hamlin	M. S. Liebenstein.
Eureka*† ..... McPherson	James M. Brown.
▲Fairfax* ..... Gregory	E. M. Starcher.
Fairview*† ..... Lincoln	See Canton.
▲Faulkton*† ..... Faulk	Frank Turner.
▲Flandreau*† ..... Moody	GEORGE RICE.
▲Fort Pierre*† ..... Stanley	Homer & Stewart.
Frankfort*† ..... Spink	See Redfield.
Frederick*† ..... Brown	J. C. Simmons.
Freeman*† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*† .. Minnehaha	Orr & Rodabaugh.
Gary*† ..... Deuel	Ashley L. Houghton.
▲Gettysburg*† ..... Potter	F. B. PATTERSON.
Groton*† ..... Brown	F. E. Campbell.
Harrison* ..... Douglas	See Armour.
Hartford*† .. Minnehaha	See Sioux Falls.
Hecla*† ..... Brown	See Aberdeen.
Hetland*† ..... Kingsbury	F. W. McGinness.
▲Highmore*† ..... Hyde	F. M. Barnes.
Hill City*† .. Pennington	E. P. Williams.
Hitchcock*† ..... Beadle	E. Wilson.
▲Hot Springs*† Fall River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R. Jamison.
Hurley*† ..... Turner	John W. Edmunds.
▲Huron*† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*† ..... Clay	See Yankton.
Iroquois*† ... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone* ... Pennington	See Hill City.
Kimball*† ..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† ... Marshall	See Britton.
Lead*† ..... Lawrence	G. B. Thompson.
Lennox*† ..... Lincoln	See Canton.
▲Leola* ..... McPherson	See Eureka.
Lesterville*† ... Yankton	A. S. Dunning.
▲Madison*† ..... Lake	J. H. Williamson.
Mellette*† ..... Spink	W. F. CORRIGAN.
Menno*† .. Hutchinson	W. Dimock.
▲Milibank*† ..... Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	Pusey & Baldwin.
▲Mitchell*† ..... Davison	H. C. PRESTON.
Montrose*† ..... McCook	M. A. Butterfield.
▲Mound City* .... Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oscoma* ..... Lyman	J. G. Bartine.
Oldham*† ..... Kingsbury	See Desmet.
▲Olivet* ..... Hutchinson	M. T. Halphide.
▲Onida* ..... Sully	J. H. Gropengieser.
▲Parker*† ..... Turner	B. H. Hurd.
Parkston*† .. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶Pierre*† ..... Hughes	ESTES & LAMBERT.
▲Plankinton*† ..... Aurora	S. H. Bakewell.
Platte ..... Charles Mix	G. B. HARBEN.
Pukwana*† ..... Brule	See Chamberlain.
▲Rapid City*† .. Pennington	WOOD & BUELL.
▲Redfield*† ..... Spink	STERLING & MORRIS.
Reville*† ..... Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† ..... Roberts	R. O. Pearson.
Spearfish*† .... Lawrence	R. F. Crawford.
Spencer*† ..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† ..... Meade	CHARLES C. POLK.
Summit*† ..... Roberts	See Wilmot.
Toronto*† ..... Deuel	See Clear Lake.
Tripp*† ..... Hutchinson	See Armour.
▲Tyndall*† ... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† ..... Brown	See Groton.
▲Vermillion*† ..... Clay	J. A. COPELAND.
Viborg*† ..... Turner	See Parker.
Vienna*† ..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*† ..... Clay	See Centerville.
Warner*† ..... Brown	See Aberdeen.
▲Watertown*† .Codington	A. SHERIN.
Waubay*† ..... Day	See Webster.
▲Webster*† ..... Day	FRANK SEARS.
Wessington*† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs* . Jer'ld	J. R. Francis.
▲Wheeler* .. Charles Mix	D. P. Lamb.
White*† ..... Brookings	Charles H. Farrell.
WhiteLake*† .... Aurora	A. H. Henneous.
Whiterock*† .... Roberts	See Sisseton.
Whitewood*† .. Lawrence	See Deadwood.
Willowlake*† ..... Clark	See Clark.
▲Wilmot*† ..... Roberts	HOWARD BABCOCK.
Wolsey*† ..... Beadle	Chenoweth Bros.
▲Woonsocket*† .. Sanborn	J. T. Kean.
Worthing*† ..... Lincoln	See Canton.
▲Yankton*† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo* ..... Crockett	Isaac K. Revelle.
Alexandria* ..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City* .. Cheatham	J. J. Lenox.
▲Athens*† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*† .... Bedford	W. B. Bates.
Bells*† ..... Crockett	Eugene Casey.
▲Benton* ..... Polk	B. B. C. Witt.
▲Blountville* ..... Sullivan	H. H. Smith.
▲Bolivar*† ..... Hardeman	Wood & McNeal.
Bristol*† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*† . Haywood	J. W. E. MOORE.
▲Byrdstown* ..... Pickett	W. J. Chilton.
▲Camden*† ..... Benton	S. L. Peeler.
▲Carthage*● ..... Smith	J. M. Fisher.
▲Celina* ..... Clay	M. C. Sidwell.
Centerville*† ... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*† . Hamilton	CASE & CASE. Refer to John D. Archbold, of Standard Oil Co., New York City, and James N. Gamble, of Proctor & Gamble, Cincinnati.
" ..... "	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co., M. & C. R. R. Co. Refer to First and Third National banks of Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C Ramsey.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneyr' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*† ..... Tipton	C. B. Simonton.
▲Crossville* .. Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*† Claib'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur* ..... Meigs	J. W. Lillard.
▲Decaturville* ..... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover* ..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	LATTA & LATTA.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin* ..... Unicoi	See Johnson City.
▲Fayetteville*† .... Lincoln	W. B. LAMB.
▲Franklin*† ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*† ..... Greene	Shoun & Susong.
Greenfield*† ..... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville* ..... Trousdale	J. E. Foust. Jr.
▲Henderson*† ..... Chester	T. F. Stubblefield.
Humboldt*† ..... Gibson	J. A. Collingsworth.
▲Huntingdon*† ..... Carroll	Allbritten & Maddox.
▲Huntsville* ..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	HAYNES & GILMORE.
▲Jamestown* ..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*† . Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston* ..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•† Lawr'ce	W. R. King.
▲Lebanon*† ..... Wilson	E. E. BEARD.
Lenoir City* ..... Loudon	Fox & Greer.
▲Lewisburg*† ..... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty* ..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M. Carter.
▲Livingston* ..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G. W. Fox.
▲Lynchburg* ..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† ..... Monroe	McCroskey & McCroskey.
▲Manchester*† ..... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*• ..... Blount	F. H. LAMON.
▲Maynardville* ..... Union	N. & Samuel J. Allor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*† ... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.
" ..... "	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† ..... Gibson	H. M. Clark.
▲Morristown*† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*† .. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*† Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*† .... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co
Newbern*† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Obion*† ..... Obion	See Union City.
▲Ooltewah*† ..... James	See Chattanooga.
▲Paris*† ..... Henry	J. C. SWEENEY.
Petersburg*† ..... Lincoln	See Fayetteville.
▲Pikeville*† ..... Bledsoe	John C. Myers.
▲Pulaski*† ..... Giles	HUME R. STEELE.
▲Ripley*† ..... Lauderdale	Thomas Steele.
Rockwood*† ..... Roane	T. A. WRIGHT.
▲Rogersville*† ... Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwie.
Rutledge*† ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
▲Selmer*† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*† ..... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*† ..... Fayette	H. C. Moorman.
South Pittsburg*† Marion	M. M. Allison.
▲Sparta*† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*† ..... Rhea	R. C. M. Cunningham.
▲Springfield*† .. Robertson	A. E. GARNER.
Sweetwater*† ..... Monroe	Young & Young.
▲Tazewell*• ..... Clalborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*† ..... Grundy	J. B. Ferguson.
▲Trenton*† ..... Gibson	WALKER & HUNT.
Trimble*† ..... Dyer	See Newbern.
Troy* ..... Obion	J. G. Smith & Son.
Tullahoma*† ..... Coffee	Davidson & Aydelott.
▲Union City*† ..... Obion	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*† ..... Bedford	C. S. Ivie.
Watertown*• ..... Wilson	A. P. Womock.
▲Waverly*† ... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† ..... Taylor	JOHN BOWYER.
▲Albany*† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*† ..... Nueces	See Corpus Christi.
▲Alpine*† ..... Brewster	L. F. Fishback.
Alvarado*† ..... Johnson	I. A. Patton.
Alvin*† ..... Brazoria	L. F. Fishback.
Alvord*† ..... Wise	J. W. Bashaw.
▲Amarillo*† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*† San Pat'io	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*† ..... Tarrant	J. O. W. Burney.
▲Athens*• ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† ..... Cass	O'Neal & Allday.
¶▲Austin*† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*† ..... Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*† .... Williamson	See Belton.
▲Bastrop*† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*† .... Jefferson	GREEN & GREEN.
▲Beeville*† ..... Bee	J. C. CRISP.
▲Bellville*† ..... Austin	Blake & Holland.
▲Belton*† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Bigspring*† ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† ..... Lamar	See Paris.
▲Boerne*† ..... Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*† ..... Montague	W. C. NEWMAN.
▲Brackettville*† ... Kinney	W. L. CLAMP.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Brady* ..... McCulloch	F. M. Newman.
Brandon*† ..... Hill	See Hillsboro.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*† ... Robertson	J. W. Woods.
▲Brenham*†.. Washington	CAMPBELL & PENNINGTON.
Bridgeport*† ..... Wise	C. A. Bridgeman.
▲Brownsville*†.. Cameron	JAMES B. WELLS.
▲Brownwood*† .... Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	DOREMUS & BUTLER.
Burkeville* ..... Newton	Blake & Smith.
▲Burnet*† ..... Burnet	J. G. Cook.
Burton*† ... Washington	J. J. McCain.
▲Caldwell*† ..... Burleson	Alexander & Heslip.
Calvert*† ..... Robertson	Field & Taylor.
▲Cameron*† ..... Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	Haynes & Reese.
▲Canyon*• ..... Randall	See Amarillo.
▲Carrizo*† ..... Zapata	See Pearsall.
▲Carrizo Springs* .Dimmit	See Pearsall.
▲Carthage*† ..... Panola	Claude Pollard.
Castroville* ..... Medina	See Uvalde.
▲Center* ..... Shelby	I. O. B. RICHARDSON.
▲Centerville* ..... Leon	Dean & Dean.
▲Channing*† ..... Hartley	W. Boyce.
Chico*† ..... Wise	John L. Morris.
▲Childress*† ..... Childress	W. T. McConnell.
Cisco*† ..... Eastland	J. J. Butts.
▲Clairemont* ..... Kent	See Snyder.
▲Clarendon*† ..... Donley	H. B. White.
▲Clarksville*†...Red River	Chambers & Dook.
▲Claude*† ..... Armstrong	Ira Webster.
▲Cleburne*† ..... Johnson	GOLDSMITH & WALKER.
Clifton*† ..... Bosque	J. C. O'Bryan.
▲Coldspring*..San Jacinto	Felix G. Bryan.
▲Coleman*† ..... Coleman	T. R. AUSTIN.
▲Colorado*† ..... Mitchell	W. B. Crockett.
Columbia*† ..... Brazoria	J. N. Shapard.
▲Columbus*† ..... Colorado	GEORGE McCORMICK.
▲Comanche*† ..Comanche	L. B. Russell.
Commerce*† ..... Hunt	T. W. Thompson.
▲Conroe*† ..Montgomery	T. E. Humphrey.
▲Cooper*† ..... Delta	L. L. Wood.
▲Corpus Christi*†.Nueces	DELMA & GIVENS.
▲Coralcana*† ..... Navarro	McKIE & AUTRY.
▲Cotulla*† ..... La Salle	C. H. Mayfield.
Cresson*† ..... Hood	See Cleburne.
▲Crockett*† ..... Houston	NUNN & NUNN.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*† .... Morris	J. M. Moore.
▲Dallas*† ..... Dallas	HILL & DABNEY. State Attorneys for the Middlesex Banking Co., Middletown, Conn., and Guarantee Savings, Loan & Investment Co., Washington, D.C. General Attorneys for The Mutual Building Association, National Guarantee Loan & Trust Co., Dallas Gas & Fuel Co., and E. O. Stanard Milling Co., Dallas. Refer to American National Bank.
▲Decatur*† ..... Wise	R. E. CORSWELL.
DeKalb*† ..... Bowie	W. W. Dillard.
Deleon*† ..... Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	JOSEPH JONES.
Denison*† ..... Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*† .... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† ..... Eastland	D. G. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† ..... Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	See Plainview.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.
▲Floresville*† ..... Wilson	B. F. BALLARD.
▲Floydada* ..... Floyd	See Plainview.
Forney*† ..... Kaufman	See Terrell.
▲Fort Davis*† ... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*† .... Tarrant	MATLOCK, COWAN & BURNEY. Attorneys for American National Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.

Town and County.	Name.
▲Franklin*•† .... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•..... Navarro	B. H. Johnson.
▲Gail* ..... Borden	See Snyder.
▲Gainesville*† . Galveston	POTTER & POTTER.
▲Galveston*•† ... Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & KINCAID. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*† ..... Jackson	See Edna.
▲Garden City* .. Glasscock	See Midland.
Garland*† ..... Dallas	See Dallas.
▲Gatesville*† ..... Coryell	J. E. Walker.
▲Georgetown*†.. Will'son	SANSOM & SANSOM.
▲Giddings*† ..... Lee	J. L. Rousseau.
▲Gilmer*† ..... Upshur	Barnwell & Eberhart.
▲Glenrose* ..... Somervell	B. F. ROBERTS.
▲Goldthwaite*† ..... Mills	E. B. ANDERSON.
▲Goliad*† ..... Goliad	G. E. Pope.
▲Gonzales*† ..... Gonzales	BURGESS & HOPKINS.
▲Graham*• ..... Young	Arnold & Arnold.
▲Granbury*† ..... Hood	J. J. HINER.
Grandview*† ... Johnson	F. A. Arnold.
Granger*† ... Williamson	J. W. Posey.
▲Greenville*† ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*† ..... Trinity	Kenley & Stevenson.
▲Guthrie* ..... King	See Benjamin.
▲Hallettsville*† .... Lavaca	PATTON & ELLIS.
▲Hamilton*† ..... Hamilton	J. A. Eldson.
▲Hansford ..... Hansford	See Canadian.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*† ..... Robertson	Bishop & Lane.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*† ..... Waller	A. C. Tompkins.
▲Henderson*† ..... Rusk	J. HARVEY TURNER.
▲Henrietta*† ..... Clay	W. G. EUSTIS.
Hico*† ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Riogrande.
Higgins*† ..... Lipscomb	E. C. Gray.
▲Hillsboro*† ..... Hill	WEAR & PARR.
Holland*† ..... Bell	See Temple.
▲Hondo*† ..... Medina	E. De Montel.
Honeygrove*† .... Fannin	G. W. Wells.
▲Houston*† ..... Harris	EWING & RING. Attorneys for First National and Commercial National Banks.
" ..... "	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*† ..... Grayson	See Sherman.
Hubbard* ..... Hill	Boyd & Frisby.
▲Huntsville*† ..... Walker	McKINNEY & HILL.
Hutto*† ..... Williamson	See Taylor.
Iowapark*† ..... Wichita	Hinton Smith.
Italy*† ..... Ellis	See Waxahachie.
Itasca*† ..... Hill	M. S. Wood.
▲Jacksboro*• ..... Jack	E. W. Nicholson.
Jacksonville*†. Cherokee	J. E. Fleager.
▲Jasper* ..... Jasper	W. W. BLAKE.
▲Jefferson*† ..... Marion	R. R. TAYLOR.
Jewett*† ..... Leon	See Centerville.
▲Johnson City* ..... Blanco	N. T. Stubbs.
▲Junction* ..... Kimble	Horace E. Williams.
▲Karnes City*† .... Karnes	J. C. GOODE.
▲Kaufman*† .... Kaufman	M. H. GASSETT.
Kemp*• ..... Kaufman	See Kaufman.
Kerens*† ..... Navarro	See Corsicana.
▲Kerrville*† ..... Kerr	Garrett & Burney.
Killeen*† ..... Bell	M. N. Baldwin.
Kosse*† ..... Limestone	See Groesbeck.
▲Kountze*† ..... Hardin	W. W. DIES.
Kyle*• ..... Hays	See San Marcos.
Ladonia*† ..... Fannin	R. M. Rowland.
▲Lagrange*† ..... Fayette	Lane & Lane.
▲Lampasas*† .... Lampasas	W. B. ABNEY.
Lancaster*† ..... Dallas	John W. George.
▲Laplata ..... Deaf Smith	C. G. Witherspoon.
Laporte*† ..... Harris	See Houston.
▲Laredo*† ..... Webb	DODD & MULLALLY.
Leander*† ... Williamson	See Georgetown.
Leonard*† ..... Fannin	Ross & Ross.
Lewisville*† ..... Denton	See Denton.
▲Liberty*† ..... Liberty	E. T. Branch.
▲Linden* ..... Cass	J. S. Mills.
▲Lipscomb*• ..... Lipscomb	See Canadian.
▲Livingston*† ..... Polk	Hill & Hill.
▲Llano*† ..... Llano	J. H. McLean.
▲Lockhart*† ..... Caldwell	J. J. SHEPPARD.
▲Longview*† ..... Gregg	Turner & McHaney.
Lorena*† ..... McLennan	See Waco.
Lott*† ..... Falls	George A. Hodges.
▲Lubbock* ..... Lubbock	See Plainview.
▲Lufkin*† ..... Angelina	Mantooth & Townsend.
Luling*† ..... Caldwell	H. B. Story.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Madisonville*.....Madison	Dean & Dean.
Manor*†.....Travis	James M. Harris.
Mansfield*●.....Tarrant	W. D. House.
Marble Falls*†.... Burnet	See Burnet.
▲Marfa*†..... Presidio	H. H. Kilpatrick.
▲Marlin*†..... Falls	MARTIN & EDDINS.
▲Marshall*†.....Harrison	T. P. Young.
▲Mason*†.....Mason	Runge & Crawford.
▲Matador*..... Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†..... Collin	ABERNATHY & MANGUM.
▲Memphis*†..... Hall	C. R. Brice.
▲Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*†.....Bosque	Robertson & Robertson.
Merkel*†..... Taylor	See Abilene.
Mesquite*†..... Dallas	See Dallas.
Mexia*†.....Limestone	W. E. Doyle.
▲Miami*†.....Roberts	See Canadian.
▲Midland*†..... Midland	R. H. Zane.
Midlothian*†.....Ellis	J. H. Peebles.
Milford*†..... Ellis	H. N. C. Davis.
Mineola*†.....Wood	Cate & Bruce.
Mineralwells *†P'loPinto	Albert Stevenson.
▲Mobeetie*..... Wheeler	See Amarillo.
▲Montague*.....Montague	G. W. ALCORN.
Moody*†..... McLennan	John S. Patterson.
Morgan*†..... Bosque	See Meridian.
Moulton*†.....Lavaca	See Flatonia.
Mount Calm*†..... Hill	See Hillsboro.
▲Mt. Pleasant*†..... Titus	S. P. Founders.
▲Mt. Vernon*†.... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†..... Morris	See Daingerfield.
Navasota*†.....Grimes	G. W. L. CARR.
New Boston*†.... Bowie	R. M. Hubbard.
▲New Braunfels*†.. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*†.....Montague	W. D. Hagler.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*†..... Ector	See Midland.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	HOLLAND, LINK & HOLLAND
Overton*†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*.....Cottle	See Quanah.
▲Paintrock*.....Concho	Garland & Montgomery.
▲Palestine*†.....Anderson	B. H. GARDNER.
▲Palopinto*†....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*†.....Carson	See Amarillo.
▲Paris*†..... Lamar	ALLEN & DOHONEY.
Pearsall*†..... Roberts	See Canadian.
▲Pearsall*†..... Frio	R. W. Hudson.
▲Pecos*†..... Reeves	T. J. Hefner.
Pilotpoint*†.....Denton	John Collier.
▲Pittsburg*†..... Camp	W. R. HEATH.
▲Plainview*..... Hale	L. S. Kinder.
Plano*†..... Collin	R. T. Shelton.
▲Pleasanton*.... Atascosa	G. M. Martin.
Port Arthur*†.. Jefferson	John L. Austin.
▲Port Lavaca*†.. Calhoun	W. Wilson.
▲Quanah*†.....Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*..... Stonewall	See Anson.
▲Refugio*..... Refugio	See Victoria.
▲Richmond*†..Fort Bend	D. R. Pearson.
▲Riogrande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby*..... Fisher	Crane & Yantis.
Rockdale*†..... Milam	N. H. Tracy.
Rockisland*†...Colorado	See Weimar.
▲Rockport*†..... Aransas	E. A. Stevens.
▲Rocksprings*.... Edwards	Samuel Hough.
▲Rockwall*†.....Rockwall	W. B. Wade.
Rodgers*†..... Bell	See Belton.
Rosebud*†..... Falls	George W. Riddle.
Roundrock*†..W'l'mson	R. R. Hyland.
Royse City*.....Rockwall	See Greenville.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†..... Cherokee	ROBERT McCLURE.
Saint Jo*†..... Montague	H. W. Hunt
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†.....Bexar	CLARK, BALL & FULLER. Attorneys for T. C. Frost & Co., bankers. Refer to Chemical Nat. Bank, N. Y.; Continental Nat. Bank, St. Louis and First Nat. Bank, Kansas City.
" ..... "	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*†..... Duval	FRANK FUILLE.
Sanger*†..... Denton	See Denton.
▲San Marcos*†..... Hays	W. G. Barber.
▲San Saba*†..... San Saba	JOHN T. WALTERS.
Santa Anna*†...Coleman	L. V. Stockard.
Schulenburg*†.. Fayette	See La Grange.
▲Seguin*†.....Guadalupe	J. B. Dibrell.
▲Seymour*†..... Baylor	Britain & Glasgow.

Town and County.	Name.
▲Sherman*†.....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood*..... Irion	See San Angelo.
Shiner*†..... Lavaca	Leonard & Gray.
▲Silverton*..... Briscoe	See Clarendon.
▲Sinton*†.... San Patricio	See Corpus Christi.
Smithville*†.... Bastrop	S. L. Staples.
▲Snyder*..... Scurry	C. C. Johnson.
Sonora*..... Sutton	S. G. Taylor.
▲Stanton*†..... Martin	See Midland.
▲Stephenville*†.... Erath	Martin & George.
▲Sterling City*....Sterling	W. F. Kellis.
Stockdale*†..... Wilson	G. M. Clifton.
Strawn*†.....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*†H'pk's	CROSBY & DINSMORE.
▲Sweet Water*†.....Nolan	E. P. Woodruff.
▲Tascosa*●..... Oldham	See Amarillo.
Taylor*†..... Williamson	FRANCIS HORACE WELCH.
Temple*†..... Bell	W. O. COX.
Terrell*†..... Kaufman	William H. Allen.
Texarkana†..... Bowie	GLASS, ESTES & KING.
▲Texline*†..... Dallam	See Clayton, N. M.
Thornton*†...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Knykendall & Dilworth.
Timpson*†..... Shelby	See Center.
▲Tulia*..... Swisher	See Plainview.
▲Tyler*†..... Smith	CAIN & KNOX.
▲Uvalde*†..... Uvalde	GARNER & LOVE.
Van Alstyne*†..Grayson	E. J. Humphreys.
Velasco*†..... Brazoria	Lewis R. Bryan.
▲Vernon*†..... Wilbarger	Bonner & Mason.
▲Victoria*†.....Victoria	C. F. CARSNER.
▲Waco*†..... McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*†..... Waller	H. Paul George.
▲Wallisville*.....Chambers	See Liberty.
▲Waxahachie*†..... Ellis	TEMPLETON & HARDING.
▲Weatherford*†.... Parker	J. M. RICHARDS.
Weimar*†..... Colorado	B. J. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*†..... McLennan	E. Bodell.
▲Wharton*†.....Wharton	G. P. DOUGHERTY.
Whitesboro*†...Grayson	J. K. Jamison.
Whitewright*†..Grayson	W. S. Vernon.
Whitney*†..... Hill	W. T. Moore.
Whitt*..... Parker	See Weatherford.
▲Wichita Falls*†..Wichita	MONTGOMERY & HUGHES.
Willspoint*†...Van Zandt	W. B. Wynne.
Winnsboro*†..... Wood	Howell & Nabors.
▲Woodville*†..... Tyler	J. A. Mooney.
Wortham*†... Freestone	See Mexia.
Wolfe City*†..... Hunt	J. W. Hopkins.
Wylie*†..... Collin	See Plano.
Yoakum*†..... DeWitt	THOMAS SMOOT.
Yorktown*†..... DeWitt	See Cuero.

UTAH.

American Fork*†..Utah	See Provo City.
Ashley..... Uinta	See Vernal.
▲Beaver*†..... Beaver	W. F. Knox.
▲Brigham*†..... Boxelder	R. H. JONES.
▲Castledale*..... Emery	See Provo City.
▲Coalville*†..... Summit	See Park City.
Corinne*†.....Boxelder	H. L. Steed.
Eureka*†..... Juab	B. N. C. Stott.
▲Farmington*†..... Davis	Wilson & Willey.
▲Filmore*†..... Millard	J. A. Mellville.
▲Heber*..... Wasatch	A. C. HATCH.
▲Junction*..... Piute	See Beaver.
▲Kanab*†..... Kane	J. F. Brown.
Kaysville*†..... Davis	Thomas H. Phillips.
Lehi City*†..... Utah	P. Evans.
▲Loa*..... Wayne	See Beaver.
▲Logan*†..... Cache	P. E. KEELER.
▲Manti*†..... Sanpete	WM. D. LIVINGSTON.
Mercur*†..... Tooele	See Tooele.
▲Moab*..... Grand	J. N. Corbin.
▲Monticello*.....San Juan	See Dolores, Colo.
▲Morgan*†..... Morgan	Samuel Francis.
Mt. Pleasant*†...Sanpete	Ferdinand Ericksen.
▲Nephi*†..... Juab	F. W. Chappell.
▲Ogden*†..... Weber	N. J. HARRIS.
▲Panguitch*†..... Garfield	W. P. Sargent.
Park City*†..... Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*†..... Utah	J. E. Page.
▲Price*†..... Carbon	See Provo City.
▲Provo City*†..... Utah	SAMUEL A. KING.
▲Randolph*..... Rich	See Logan.
▲Richfield*†..... Sevier	I. J. STEWART.
¶▲Salt Lake City*†Salt L'e	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.

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Town and County.	Name.
¶▲Salt Lake City*•†Salt L'k (Continued.)	GEORGE L. NYE. Refers to Bank of Commerce.
" "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•†.....Utah	See Provo City.
▲St. George*†.Washington	D. H. MORRIS.
▲Tooele*.....Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•†.Bennington	O. M. Barber.
Bakersfield*.....Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•†.....Washington	RICHARD A. HOAR.
Barton*•†.....Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•†.....Windsor	W. B. C. Stickney.
Bradford*•†.....Orange	John B. Peckett, Jr.
Braintree*.....Orange	See Chelsea.
Brandon*•†.....Rutland	W. A. ATWELL.
Brattleboro*•†.Windham	Waterman & Hitt.
Bristol*†.....Addison	W. W. Rider.
Burke.....Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	POWELL & POWELL
Cambridge*•†...Lamoille	See Hyde Park.
Canaan*•†.....Essex	See Colebrook, N. H.
Castleton*•†.....Rutland	Bromley & Clark.
Cavendish*•†.....Windsor	See Ludlow.
Charleston.....Orleans	See Island Pond.
▲Chelsea*.....Orange	Darling & Darling.
Chester*•†.....Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord.....Essex	See St. Johnsbury.
Craftsberry*.....Orleans	See Hyde Park.
Danville*•†.....Caledonia	See St. Johnsbury.
Derby*.....Orleans	J. G. Foster.
Derby Line*•†.....Orleans	See Newport.
East Burke*.....Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore.....Lamoille	See Hyde Park.
EnosburgF'ls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•†.....Franklin	Isaac N. Chase.
Fair Haven*•†.....Rutland	R. C. Abell.
Felchville*.....Windsor	See Ludlow.
▲Guildhall†.....Essex	See St. Johnsbury.
Hardwick*•†.....Caledonia	B. E. Bullard.
Hartford*•†.....Windsor	Samuel E. Pingree.
Highgate*•.....Franklin	C. G. Austin.
▲Hyde Park*•†.....Lamoille	F. H. McFARLAND.
Irasburg†.....Orleans	W. D. Tyler.
Island Pond*•†.....Essex	George N. Dale.
Jamaica*•†.....Windham	See Brattleboro.
Jay.....Orleans	See North Troy.
Jericho*•†.....Chittenden	See Burlington.
Johnson*•†.....Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell*.....Orleans	See Hyde Park.
Ludlow*•†.....Windsor	Sargent & Stickney.
Lunenburg*•†.....Essex	See St. Johnsbury.
Lyndon*•†.....Caledonia	J. T. Gleason.
Lyndonville*•†.Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•†....Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•†.....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
" "	T. J. DEAVITT.
Morrisville*•†...Lamoille	Powers & Cheney.
▲Newfane*•†.....Windham	See Brattleboro.
▲Newport*•†.....Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero* .Grand Isle	See St. Albans.
NorthPownal*•†Ben'gton	T. E. Brownell.
North Troy*•†.....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell*.....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†.Washington	O. L. Hoyt.
Poultney*•†.....Rutland	Beaman & Platt.
Proctor*•†.....Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. E. Emery.
Randolph*•†.....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•†.....Franklin	POWELL & POWELL.
Rockingham.....Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•†.....Windsor	R. C. Dennison.
▲Rutland*•†.....Rutland	JOEL C. BAKER.
SouthRoyalton*•†Windsor	Tarbell & Whitham.
Springfield*•†....Windsor	A. M. Allbe.
▲St. Albans*•†.....Franklin	HOGAN & ROYCE.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*•†.....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*•†.....Franklin	D. G. Freeman.
Troy*.....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•†.....Addison	Frank L. Fish.
Waitsfield*..Washington	See Montpelier
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville*.....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield*.....Orleans	See North Troy.
West Randolph.....Orange	See Randolph.
White River Jc*•†Wl'ds'r	Wm. Batchelder.
Whittinghame† Windham	See Wilmington.
Wilmington*•†. Windham	O. E. Butterfield.
Windsor*•†.....Windsor	J. C. Enright
Winooski*•† .Chittenden	See Burlington.
Wolcott*•†.....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†.Washington	FULKERSON, PAGE & HART.
▲Accomac*.....Accomac	Thomas W. Russell.
Alexandria*•† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*•†.....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox*†Appom'tox	W. C. Franklin.
Arrington*•†.....Nelson	Brown & Loving.
Ashland*•†.....Hanover	Stonewall J. Doswell.
Aylett*.....King William	Wm. R. Aylett.
Basic City*•†.....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont....Spottsylvania	Lee J. Graves.
Berkley*•†.....Norfolk	G. D. PARKER.
▲Berryville*•†.....Clarke	A. Moore, Jr.
Big Stone Gap*•†.....Wise	Ayers & Ayers.
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland*.....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rock'g'm	See Harrisonburg.
Bristol*†.....Washington	See Bristol, Tenn
Buchanan*•†...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*•†Rockbridge	C. B GUYER.
Burkeville*•†..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*•†.Albe'le	MICAJAH WOODS.
Chase City*•†Meckienb'rg	W. H. Smith.
▲Chatham*•†..Pittsylvania	James Whitehead.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†..Montg'y	PLEGAR & JOHNSON.
Claremont*•†.....Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*•†Allegheny	George F. Anderson.
▲Clintwood*.....Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comm'n*.....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†..Alleghany	R. L PARRISH.
Crewe*•†.....Nottoway	W. H. Maun.
▲Culpeper*•†.....Culpeper	Rixey & Barbour.
▲Cumberland*•† Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*•†.....Pittsylvania	JULIAN MEADE.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie.....Dinwiddie	See Petersburg.
Drakes Branch*•†Chart'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandoah	See Woodstock.
▲Emporia*•† . Greensville	W. S. Goodwyn.
▲Fairfax*†.....Fairfax	MOORE & KEITH.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*.....Botetourt	E. V. Barley.
▲Floyd*.....Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•† Spotte'a	Thomas P. Wallace.
▲Front Royal*•†...Warren	O'Flaherty & Fulton.
▲Gate City*•†.....Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*...Goochland	A. R. Leake.
Gordonsville*•†...Orange	Phillip Barbour.
Graham*•†.....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague†.....Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†.....Hanover	G. P. Haw.
▲Harrisonburg*•†. Ro'gh'm	CONRAD & CONRAD.

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Town and County.	Name.
Hay M'ket*†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*†..... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†. Rockbridge	D. E. MOORE.
▲Louisa*†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*†..... Page	Walton & Bro.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*..... Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Manchester*†Chesterfi'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†..... Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*..... Loudoun	See Leesburg.
Millenbeck*..... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross*. Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*..... Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent..... New Kent	M. H. Barnes.
New Market*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†...Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*..... Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*†..... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†. Elizabeth City	See Hampton.
Pocahontas*†.. Tazewell	W. W. French.
▲Portsmouth*†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†...Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*†Prin. Anne	W. J. Whitehurst.
▲Pulaski City*†... Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*†..... Tazewell	H. C. Anderson.
¶▲Richmond*†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.
" ..... "	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*†. Franklin	L. W. Anderson.
Rural Retreat*†...Wythe	See Wytheville.
▲Rustburg*†..... Campbell	Frank Nelson.
▲Salem*†..... Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*..... Greene	J. S. Chapman.
▲Staunton*†..... Augusta	PATRICK & GORDON.
Strasburg*†. Shenandoah	Stickley & Stickley.
▲Stuart*†..... Patrick	P. Bouldin.
▲Suffolk*†..... Nansemond	E. E. HOLLAND.
Sulphur Mines..... Louisa	See Louisa.
▲Surry*†..... Surry	W. B. Clarke.
▲Sussex ..... Sussex	Cocke & Son.
▲Tappahannock*..... Essex	Ware & Carter.
▲Tazewell*†..... Tazewell	CHAPMAN & GILLESPIE.
Tunstall*†..... Newkent	R. T. Gregory.
Upperville*..... Fauquier	See Warrenton.
VirginiaBeach*†Pr. Anne	See Norfolk.
▲Warm Springs*†..... Bath	John W. Stephenson.
▲Warrenton*†... Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*†..... Sussex	J. F. West.
Waynesboro*†.. Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*†. K. William	Kelley & Edwards.
Wilburn ..... Lunenburg	I. B. Bell.
▲Williamsburg*†Ja'es C'y	N. L. Henley.
▲Winchester*†. Frederick	BARTON & BOYD.
Wingina*†..... Nelson	See Lovingston.
▲Wise*†..... Wise	O. M. Vicars.
▲Woodstock*†. Shenand'h	Walton & Walton.
▲Wytheville*†..... Wythe	E. LEE TRINKLE.
▲Yorktown*..... York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*†.... Chehalis	Irwin & Bridges.
Anacortes*†..... Skagit	H. D. Allison.
▲Asotin*†..... Asotin	George W. Bailey.
Ballard*†..... King	See Seattle.
Blaine*†..... Whatcom	N. A. Cornish.
Castlerock*†.... Cowlitz	G. W. Rowan.
▲Cathlamet*. Wahkiakum	J. B. Polwarth.
Centralia*†..... Lewis	J. B. BUXTON.
▲Chehalis*†..... Lewis	Millett & Harmon.
Chelan*..... Chelan	See Waterville.
Cheney*†..... Spokane	John I. Melville.
▲Colfax*†..... Whitman	H. W. CANFIELD.
Colton*†..... Whitman	See Colfax.
▲Colville*†..... Stevens	C. A. Mantz.
▲Conconully*.... Okanogan	A. W. Barry.
▲Coupeville*..... Island	See Port Townsend.
▲Davenport*†.... Lincoln	H. A. P. Meyers.
▲Dayton*†..... Columbia	EDMISTON & MILLER.
Elberton*†.... Whitman	See Colfax.
▲Ellensburg*†.... Kittitas	KAUFFMAN & FROST.
Elma*†..... Chehalis	E. L. Minard.
▲Everett*†.... Snohomish	BLACK & EDWARDS.
Fairhaven*†.... Whatcom	Kerr & McCord.
Farmington*†. Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*†..... Whitman	R. W. Roberts.
▲Goldendale*.... Klickitat	C. H. Spalding.
Hamilton*†..... Skagit	I. E. Shrauger.
Harrington*†.... Lincoln	See Davenport.
Hoquiam*•..... Chehalis	C. W. Hodgdon.
Issaquah*†..... King	See Seattle.
▲Kalama*†..... Cowlitz	S. M. Heath.
Kelso*†..... Cowlitz	J. F. Van Name.
Kettle Falls*• .... Stevens	See Colville.
Laconner*†..... Skagit	J. L. Corrigan.
Latah*†..... Spokane	John L. Dirks.
Marysville*†. Snohomish	See Everett.
▲Montesano*†.... Chehalis	Lewis B. Bignold.
▲Mt. Vernon*†..... Skagit	E. C. MILLION.
▲New Whatcom*†What'm	O. P. BROWN.
Northport*†..... Stevens	D. H. Carey.
▲North Yakima*†Yakima	WHITSON & PARKER.
Oakesdale*†.... Whitman	R. J. Neergaard.
¶▲Olympia*†.... Thurston	CAMPBELL & HILLS.
Orting*†..... Pierce	See Tacoma.
Palouse*†..... Whitman	A. A. Wilson.
▲Pasco*..... Franklin	K. Olney.
▲Pomeroy*†..... Garfield	S. G. Cosgrove.
▲Port Angeles*†.. Clallam	George C. Hatch.
▲Port Orchard*..... Kitsap	J. B. Yakey.
▲Port Townsend*†Jeffe'n	W. W. FELGER.
Pullman*†..... Whitman	W. H. Harvey.
Puyallup*†..... Pierce	H. G. Rowland.
Reardan*†..... Lincoln	See Davenport.
Republic*..... Stevens	MORRIS & SMITH.
▲Ritzville*†..... Adams	W. W. ZENT.
Rockford*†.... Spokane	A. K. Clark.
Rosalia*†..... Whitman	See Oakesdale.
▲Seattle*†..... King	ALDEN & ALLEN. References: Dexter Horton & Co., bankers, National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	JOHN G. GRAY. References: Seattle, Dexter, Horton & Co., Bankers; New York, Kountze Bros.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Seattle*† ..... King (*Continued.*)	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedro*† ..... Skagit	J. Henry Smith.
▲Shelton*● ..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*† Snohomish	J. W. Miller.
▲South Bend*† ..... Pacific	HEWEN & STRATTON.
▲Spokane*† ..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson* ..... Skamania	C. F. Moore.
▲Tacoma*† ..... Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*† ..... Whitman	George N. Smith.
Uniontown*† .. Whitman	See Lewiston, Idaho.
▲Vancouver*† ..... Clarke	W. B. DANIELS.
Waitsburg*† Walla Walla	See Walla Walla.
▲Walla Walla*† Walla W'lla	LESTER S. WILSON.
▲Waterville* ..... Douglas	W. A. Reneau.
▲Wenatchee*† ..... Chelan	Kirk & Whited.
Wilbur*† ..... Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison* ..... Webster	H. C. THURMOND.
Alderson*† ..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*† ... Cabell	Peyton & Donahue.
▲Beckley* ..... Raleigh	John W. McCreery.
Bellington* ..... Barbour	See Philippi.
Benwood*† ..... Marshall	See Wheeling.
▲Berkeley Sp'gs*† Morgan	J. HAMMOND SILER.
Beverly*● ..... Randolph	E. D. Talbott.
Bluefield*† ..... Mercer	HERBERT B. HAWES.
Bramwell*† ..... Mercer	E. C. MARSHALL.
▲Buckhannon*† ... Upshur	F. C. PIFER.
Cairo*† ..... Ritchie	J. Newman.
Cameron*† ..... Marshall	J. W. Yoho.
Ceredo*† ..... Wayne	See Huntington.
¶▲Charleston*† . Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charlestown*† . Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*† ... Harrison	DAVIS & DAVIS.
▲Clay* ..... Clay	Henry B. Davenport.
Davis*† ..... Tucker	C. O. Strieby.
▲Elizabeth*● ..... Wirt	Beard & Copin.
Elkhorn*† ..... McDowell	See Welch.
Elkins*† ..... Randolph	C. W. Daily.
▲Fairmont*† ..... Marion	E. F. HARTLEY.
▲Fayetteville*† ..... Fayette	C. W. Dillon.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*● ..... Grant	See Petersburg.
▲Grafton*† ..... Taylor	WILL R. D. DENT.
▲Grantsville* ..... Calhoun	S. P. BELL.
Guyandotte*● ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper's Ferry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*† ..... Summers	BOGGESS & BOGGESS.
Huntersville* . Pocahontas	H. S. Rucker.
▲Huntington*† ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Ripley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*† ..... Mineral	W. C. CLAYTON.
Keystone*† ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLES.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*† .... Marion	C. A. Snodgrass.
▲Marlinton* ... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*† .. Fayette	B. W. MOORE.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*† . Monongalia	COX & BAKER.
▲Moundsville*† .. Marshall	Meighen & Oldham.
▲New Cumberland*† Han'k	J. R. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*● ..... Tucker	W. B. Maxwell.
Pennsboro*† ..... Ritchie	M. K. Duty.
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*† ..... Barbour	Dayton & Dayton.
Piedmont*† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*† .. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*† .. Jackson	N. C. Prickett.
▲Ripley*● ..... Jackson	J. A. WOODDELL.
▲Romney*● ..... Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† ..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*† .... Harrison	George F. Randall.
Sistersville*† ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*● ..... Roane	WALTER PENDLETON.
St. Albans*† ... Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*† .... Pleasants	A. M. Campbell.
▲Summersville* .. Nicholas	T. B. Horan.
▲Sutton*† ..... Braxton	Dulin & Hall.
Terra Alta*† .... Preston	O. C. Crane.
Thomas*† ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*† ..... Wayne	Chapman Adkins.
Webster*● ..... Taylor	W. M. Werkman.
▲Welch*† ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*† ..... Brooke	JOHN C. PALMER, SR.
▲Weston*† ..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*† ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapees ..... Kewaunee	See Algoma.
Albany*† ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*† ..... Buffalo	Robert Lees.
Amery*† ..... Polk	W. T. Kennedy.
Amherst*† ..... Portage	A. J. Smith.
▲Antigo*† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*† ... Outagamie	E. G. JONES.
Arcadia*† .. Trempealeau	RICHMOND & RICHMOND.
Arena*† ..... Iowa	W. M. Abbott.
Argyle*† ..... Lafayette	See Darlington.
▲Ashland*† ..... Ashland	F. J. COLIGNON.
Augusta*† .... Eau Claire	E. M. Bradford.
Baldwin*† ..... St. Croix	Henry Anderson.
Bangor*† ..... LaCrosse	See LaCrosse.
▲Baraboo*† ..... Sauk	F. R. BENTLEY.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*† ..... Barron	Coe Bros.
Bayfield*† ..... Bayfield	W. W. Downs.
Beaverdam*† ..... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*† ..... Rock	F. CLEARY.
Benton*† ..... Lafayette	See Darlington.
Berlin*† ..... Green Lake	PERRY NISKERN.
Black Earth*† ..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† ..... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*† ..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*† ..... Grant	WILLIAM E. HOWE.
Brandon*† .. Fond du Lac	David Whitton.
Brillion*† ..... Calumet	S. H. Barnard.
Brodhead*† ..... Green	Burr Sprague.
Burlington*† ..... Racine	E. E. MILLS.
Butternut*† ..... Ashland	Foster & Mars.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cadott*† ..... Chippewa	F. E. Watson.
Cambria*† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*† ..... Monroe	See Viroqua.
Cassville*† ..... Grant	D. W. Clark.
Cedarburg*† .... Ozaukee	J. F. Trottman.
Centralia*† ..... Wood	H. WIPPERMAN.
▲Chilton*† ..... Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† ..... Rock	See Beloit.
Clintonville*† .. Waupaca	F. M. Guernsey.
Colfax*† ..... Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*† ..... Grant	S. E. Smalley.
Cumberland*† .... Barron	H. S. Comstock.
Darien*† ..... Walworth	See Elkhorn.
▲Darlington*† .. Lafayette	ORTON & OSBORN.
▲Dartford *● ... Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*† ..... Walworth	D. B. Barnes.
Depere*† ..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	J. P. Smelker.
Dorchester*† ..... Clark	See Marshfield.
▲Durand*† ..... Pepin	W. E. Plummer.
▲Eagle River*† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*† ..... Rock	J. P. Towne.
Edmund*† ..... Iowa	See Dodgeville.
▲Elkhorn*† ... Walworth	JAY F. LYON.
▲Ellsworth*† ..... Pierce	A. Combacker.
Elroy*† ..... Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† ..... Florence	Max Sells.
▲Fond du Lac*† Fond du L'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	E. A. WIGDALE.
Ft. Howard*† ..... Brown	Sheridan & Evans.
Fountain City*† .. Buffalo	Martin Fugina.
Foxlake*† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Gildden*† ..... Ashland	See Ashland.
▲Grand Rapids*† .... Wood	H. WIPPERMAN.
▲Grantsburg*† .... Burnett	S. F. Grover.
▲Green Bay*† ..... Brown	NEVILLE & HUTCHINSON.
Greenwood*● ..... Clark	See Marshfield.
Hammond*† .... St. Croix	See Baldwin.
Hancock*† .... Waushara	See Plainfield.
Hartford*† ... Washington	H. K. Butterfield.
Hartland*† .... Waukesha	H. W. Goodwin.
▲Hayward*† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*† ..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† ..... St. Croix	BAKER & RAVEN.
▲Hurley*† ..... Iron	A. L. Ruggles.
Independence*† Tr'mp'l'u	See Arcadia.
Iola*● ..... Waupaca	H. J. Silverson.
Iron River*† .... Bayfield	T. B. Walsh.
▲Janesville*† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*† .... Jefferson	R. B. KIRKLAND.
Johnson Creek*† Jeff'n	See Watertown.
▲Juneau*† ..... Dodge	George W. Sloan.
Kaukauna*† .. Outagamie	John Bruemmer.
▲Kenosha*† ..... Kenosha	B. O. STURGES.
▲Kewaunee*† .. Kewaunee	JOHN WATTAWA.
Kiel*† ..... Manitowoc	See Chilton.
Kilbourn*† .... Columbia	Thomas B. Coon.
▲La Crosse*† .... La Crosse	FRUIT & GORDON.
Lafarge*● ..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lakemills*† ... Jefferson	Wm. H. Tasker.
Lake Nebagamon*† Dg'las	See Superior.
▲Lancaster*† ..... Grant	H. BUCKNER.
Linden* ..... Iowa	See Dodgeville.
Lodi*† ..... Columbia	S. H. Watson.
Loyal*● ..... Clark	D. W. Richardson.
¶▲Madison*† ..... Dane	OLIN & BUTLER.
Maiden Rock*† ... Pierce	A. Cook.
Manawa*† ..... Waupaca	C. D. McFarland.
▲Manitowoc*† . Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*† ... Marinette	J. B. FAIRCHILD.
Marion*† ..... Waupaca	J. H. SPENGLER.
Markesan*† . Green Lake	G. T. Thorne.
Marshfield*† ..... Wood	W. A. & E. C. PORS.
▲Mauston*† ..... Juneau	H. W. Barney.
Mayville*† ..... Dodge	Lamoreux & Husting.
Mazomanie*† ..... Dane	See Madison.
▲Medford*† ..... Taylor	Clinton Textor.
Melrose* ..... Jackson	J. M. Hutchins.
Menasha*† ... Winnebago	J. C. KERWIN.
▲Menomonie*† .... Dunn	C. E. FREEMAN.
▲Merrill*† ..... Lincoln	CURTIS & REID.

Town and County.	Name.
Merrillan*† ..... Jackson	Homer C. Clark.
Milton*† ..... Rock	E. P. Clarke.
Milton Junction*† . Rock	Will H. Gates.
▲Milwaukee*† . Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank. The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*† ..... Iowa	SPENSLEY & McILHON.
Minocqua*† ..... Vilas	See Rhinelander.
Mondovi*† ..... Buffalo	L. G. Gilman.
▲Monroe*† ..... Green	THOMAS LUCHSINGER.
▲Montello*† .... Marquette	John Barry.
Montfort*† ..... Grant	See Lancaster.
Monticello*† ..... Green	See Brodhead.
Mount Horeb*† .... Dane	See Madison.
Mukwonago*† Waukesha	Ferd. R. Smith.
Muscoda*† ..... Grant	J. M. Cubela.
Necedah*† ..... Juneau	Charles E. Babcock.
Neenah*† ... Winnebago	J. C. KERWIN.
▲Neillsville*† ..... Clark	CHARLES F. GROW.
New Glarus*† ..... Green	T. C. Hefty.
New Lisbon*† .... Juneau	J. J. Hughes.
New London*† . Waupaca	F. C. Weed.
New Richmond*† St. Cr'ix	Hawkins & Hughes.
No. La Crosse*† La Crosse	See La Crosse.
Oakfield*† .. Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*† ..... Oconto	W. H. Webster.
Omro*† ..... Winnebago	Bert. Coffman.
▲Osceola*† ..... Polk	Charles H. Oakey.
▲Oshkosh*† ... Winnebago	DAVIDSON & WILDE.
Osseo*† .... Trempealeau	See Augusta.
Palmyra*† ..... Jefferson	J. H. Piper.
Patchgrove*● ..... Grant	Frank Kolb.
▲Phillips*† ..... Price	M. BARRY.
Plainfield*† ... Waushara	Angels & Corrigan.
Platteville*† ..... Grant	J. W. Murphy.
Plymouth*† .. Sheboygan	M. C. MEAD.
▲Portage*† ..... Columbia	E. S. BAKER.
▲Port Washington*† Ozauk	W. M. Foster.
Poynette*† .... Columbia	See Portage.
▲Prairie du Chein*† Crawf'd	Thomas & Fuller.
Prairie du Sac*† .... Sauk	J. S. Tripp.
Prescott*† ..... Pierce	J. S. White.
Princeton*† . Green Lake	F. E. Clark.
▲Racine*† ..... Racine	PALMER & GITTINGS.
Randolph*† ..... Dodge	R. D. Calkins.
Readstown*● ..... Vernon	See Viroqua.
Reedsburg*† ..... Sauk	PATRICK DALY.
Reeseville*† ..... Dodge	Edward J. Devney.
Rewey*† ..... Iowa	See Mineral Point.
▲Rhinelander*† ... Oneida	PAUL BROWNE.
Rice Lake*† ..... Barron	C. A. STARK.
▲Richland Center*† Richl'd	W. S. McCORKLE.
Ripon*† .... Fond du Lac	L. E. REED.
River Falls*† ..... Pierce	F. M. White.
Sauk City*† ..... Sauk	I. B. Quimby.
Seymour*† ... Outagamie	F. M. Wilcox.
Sharon*† ..... Walworth	See Elkhorn.
▲Shawano*† ..... Shawano	M. J. Wallrich.
▲Sheboygan*† . Sheboygan	EDWARD VOIGT.
Sheboygan Falls*† Sh'gan	See Sheboygan.
▲Shell Lake*† .. Washburn	L. H. Mead.
Shullsburg*† .. Lafayette	J. B. Simpson.
Soldiers Grove*● Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*† ..... Monroe	MORROW & MASTERS.
Springgreen*† ..... Sauk	T. W. King.
Springvalley*† .... Pierce	See Ellsworth.
Stanley*† ..... Chippewa	C. B. Culbertson.
St. Croix Falls*† ..... Polk	MONS P. JERDEE.
▲Stevens Point*† . Portage	ATWOOD & GROELLE.
Stoughton*† ..... Dane	J. M. Clancey.
▲Sturgeon Bay*† .... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*† ..... Douglas	George B. Hudnall.
Thorpe*† ..... Clark	George B. Parkhill.
Tomah*† ..... Monroe	W. B. Naylor, Jr.
Tomahawk*† .... Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.

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▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Unionogrove*•† ....Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†..... Jefferson	J. D. Ryder.
Watertown*•† ..Jefferson	WM. H. WOODARD.
▲Waukesha*•†...Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*.....Waushara	Angels & Corrigan.
▲Westbend*•†.. Wash'gton	BARNEY & KUECHENMEISTER.
Westby*•† .....Vernon	See Viroqua.
Westfield*•†...Marquette	See Portage.
West Salem*•†.La Crosse	See La Crosse.
West Superior*•† Douglas	S N. DICKINSON. References: Any bank or business house in Superior.
" ..... "	GEORGE P. KNOWLES. Refers to any bank in West Superior.
" ..... "	ROSS, DWYER & HANITCH. Refer to First National Bank and Northwestern National Bank.
Weyauwega*•†..Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†.Walworth	JAMES G. KESTOL.
Wilton*•†.....Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†..Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	W. S. Collins.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•†..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†.....Uintah	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
▲Lander*•†..... Fremont	James S. Vidal.
▲Laramie*•†..... Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•†Sw'tw't'r	D. A. Revvill.
Saratoga*•†.....Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Lander.
Wheatland*•†... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrook*†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†..... Kootenay	J. A. Harvey.
Golden*•† Yale & Cariboo	See Revelstoke.
Grand Forks*..... Yale	H. C. HANNINGTON.
Greenwood.*.....Yale	I. H. Hallett.
Kamloops*•†.....Yale	W. H. Whittaker.
Kaslo*•† ..... Kootenay	McAnn & Mackay.
Nakusp*•† ..... Kootenay	See Nelson.
Nanaimo*•†.....Nanaimo	BARKER & POTTS.
Nelson*•†..... Kootenay	R. W. HANNINGTON.
New Denver*•† Kootenay	R. B. Kerr.
New Westminster*•† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*•† . Kootenay	G. L. McCarter.
Robson*..... Kootenay	See Nelson.
Rossland*•†..... Kootenay	DALY & HAMILTON.
Salmon..... Kootenay	See Nelson.
Sandon*•†..... Kootenay	Frank L. Christie.
Slocan.....Kootenay	F. S. Andrews.
Trail*•†.....Kootenay	See Nelson.
Vancouver*•† New Westminster	RUSSELL & RUSSELL. Solicitors for Bank of British North America.
" ..... "	WILSON & SENKLER. Solicitors for Bank of Montreal and Dominion Government.
Vernon*•†.....Yale	FRED BILLINGS.
Victoria*•†..... Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*•†..... Kootenay	John F. Burne.

MANITOBA.

Altona*•†..... Lisgar	See Winnipeg.
Birtle*•† ..... Marquette	Mickle & Tingley.
Boissevain*•† Turtle Mt'n	Norman P. Buckingham.
Brandon*•†..... Brandon	COLDWELL & COLEMAN.
Carberry*•†..... Norfolk	G. Barrett.
Carman*•†..... Lisgar	F. A. Brown.
Cartwright*•† ..... Lisgar	See Pilot Mound.
Crystal City*•†... Lisgar	See Winnipeg.
Cypress River*•† Macd'ld	C. E. Bastin.
Dauphin*•†.... Marquette	A. E. Wilkes.
Deloraine*•†. Turtle Mt n	J. A. Mather.
Emerson*•† ..Provencher	D. Forrester.
Gladstone*•† ..Macdonald	D. Smith.
Glenboro*•†... Macdonald	F. H. Mitchell.
Gretna*•† .....Lisgar	Harvey T. Maulson.
Hamiota*•† .... Marquette	M. B. Jackson.
Hartney*•† .....Selkirk	G. St. J. Hallen.
Holland*•† ....Macdonald	H. L. Riscon.
Killarney*•† .....Lisgar	A. G. Hay.
Manitou*•† ..... Dufferin	W. F. Ellis.
McGregor*•†.....Norfolk	See Carberry.
Melita*•†.....Brandon	J. L. Crerar.
Miami*•† .....Lisgar	F. A. Brown.
Minnedosa*•†..Marquette	R. Hill Myers.
Morden*•† .....Lisgar	H. L. Lemon.
Morris*•† ....Provencher	See Emerson.
Neepawa*•†...Macdonald	Howden & Howden.
Oak Lake*•†..... Brandon	See Brandon.
Pilot Mound*•†.Macd'n'ld	W. A. Donald.
Plum Coulee*•†....Lisgar	See Winnipeg.
Portage la Prairie*•† Macdonald	D. A. Macdonald.
Rapid City*•† .Marquette	R. A. Nelles.
Russell*•† .....Marquette	See Rapid City.
Selkirk*•†..... Selkirk	John O Reilly.
Shoal Lake*•†.Marquette	James MacDonald.
Souris*•†.....Brandon	J. A. Taylor.
Stonewall*•† .....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*•† ..... Norfolk	See Winnipeg.
Virden*•†.....Brandon	Goulter & Singer.
Wawanesa*•†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*•† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*•† ....Gloucester	Gilbert & Gilbert.
Campbellton*•†..Rest'che	Murray & McLatchy.
Chatham*•† .Northumb'd	Warren C. Winslow.
Dorchester*•† Westmor'd	M. G. Teed.
Edmundston*•†...Victoria	John M. Stevens.
Fredericton*•†.....York	ARTHUR R. SLIPP.
Grand Falls*•†.. Victoria	See Edmundston.
Hartland*•†.....Carleton	See Woodstock.
Hillsboro*•† .....Albert	See Moncton.
Kingston*•† .....Kent	See St. John.
Moncton*•† .Westmorel'd	R. W. HEWSON.
New Castle*•† .N'thuml'd	E. P. WILLISTON.
Sackville*•†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*•† Westmoreland	W. A. Russell.
St. Andrews*•† .Charlotte	F. H. Grimmer.
St. John*•†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*•†..Charlotte	J. G. Stevens, Jr.
Sussex*•† .....Kings	White, Allison & King.
Woodstock*•†...Carleton	D. McLEOD VINCE.

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Town and County.	Name.
NEWFOUNDLAND.	
Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.
NORTHWEST TERRITORIES.	
Battleford*†	See Prince Albert.
Calgary*•† Alberta	J. A. BANGS.
Dawson City Alberta	C. N. Woodworth.
Edmonton*•† AlbertaDist.	BECK & EMERY.
Ft. Qu'Appelle† Assinib'ia	See Regina.
Grenfell*•† Assiniboia	W. Peel.
Indian Head*•† Assiniboia	T. W. Jackson.
Lethbridge*•† Alberta	C. I. P. Conybeare.
McLeod*•† Alberta	Haultain & Mackenzie.
Medicine Hat*•† Assinib'a	C. R. Mitchell.
Moose Jaw*•† Assiniboia	William Grayson.
Moosomin*•† Assiniboia	White, Elwood & Gwillen.
Pincher Creek*•† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*... Assiniboia	A. D. Dickson.
Qu Appelle Stn*•† Assin'ia	A. D. Dickson.
Regina*•† Assiniboia	HAMILTON & JONES.
So. Edmonton*•... Alberta	A. C. Rutherford.
Wapella*•† Assiniboia	See Regina.
Whitewood*•† Assiniboia	See Regina.
Wolseley*•† Assiniboia	Levi Thomson.
Yorkton*•† Assiniboia	WM. R. PARSONS.
NOVA SCOTIA.	
Acadia Mines*†. Colch'ter	See Truro.
Amherst*•†.. Cumberland	TOWNSEND & ROGERS.
Annapolis*•† .. Annapolis	Fred W. Harris.
Antigonish*•† Antigonish	J. A. WALL.
Barrington*†... Shelburne	See Shelburne.
Barrington Passage, Sheib.	See Shelburne.
Bear River*•†..... Digby	Jones & Nichols.
Berwick*•†..... Kings	See Kentville.
Bridgetown*•†. Annapolis	O. T. Daniels.
Bridgewater*•†. Lunenb'g	H. T. Ross.
Canning*•† ..... Kings	See Kentville.
Canso*†..... Guysboro	See Guysborough.
Clarke's Harbor* Sheib'ne	See Shelburne.
Dartmouth*•†.... Halifax	See Halifax.
Digby*•†..... Digby	T. C. Shreve.
Glace Bay†.. Cape Breton	Chisholm & Crowe.
Guysborough*†.. Guys'ro'	Joseph A. Fulton.
Halifax*•† ..... Halifax	ALFRED WHITMAN.
" ..... "	BORDEN, RITCHIE & CHISHOLM.
Kentville*•† ..... Kings	W. P. Shaffner.
Lawrencetown*†. Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Pyke.
Lockeport*†... Shelburne	See Shelburne.
Londonderry*† Colchester	See Truro.
Lunenburg*•† Lunenburg	Charles W. Lane.
Maitland*†..... Hants	See Truro.
Middleton*•†.... Annapolis	W. G. Parsons.
New Glasgow*•†.. Pictou	Fraser, Jennison & Graham.
North Sydney*•† C. Breton	Murray & MacKenzie.
Oxford*•† ... Cumberland	C. H. Onley.
Parrsboro*•† Cumberland	H. W. McKenna.
Pictou*•† ..... Pictou	W. B. IVES.
Port Hawkesb'y*† Invern's	George O. Forsyth.
Port Hood*† .... Inverness	Samuel Macdonnell.
Shelburne*†.... Shelburne	John Hood.
Sherbrooke*†.. Guysboro	See Guysborough.
Shubenacadie*•† ... Hants	A. Kirkpatrick.
Springhill*• . Cumberland	A. W. Foster.
Stellarton*•†..... Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*•† .... Cape Breton	WM. A. G. HILL.
Truro*•†..... Colchester	Hugh MacKenzie.
Westville*•† ..... Pictou	See Pictou.
Weymouth*•†..... Digby	J. A. Grierson.
Windsor*•† ..... Hants	E. J. MORSE.
Wolfville*•†..... Kings	E. Sidney Crawley.
Yarmouth*•† .. Yarmouth	E. H. ARMSTRONG.
ONTARIO.	
Acton*•† ..... Halton	W. A. McLean.
Ailsa Craig*•†. Middlesex	See St. Marys.
Alexandria*•† . Glengarry	A. L. Smith.
Alliston*•† ..... Simcoe	Fisher & Bell.
Almonte*•† ..... Lanark	Greig & Jamieson.
Alvinston*•† ... Lambton	Hannah & Burnham.
Amherstburg*•†.... Essex	F. A. Hough.
Arkona*† ..... Lambton	See Watford.
Arnprior*•†..... Renfrew	Dulmage & Burwash.
Arthur*•†..... Wellington	M. M. McMartin.
Athens*•†..... Leeds	W. A. Lewis.
Atwood*•†..... Perth	See Listowel.
Aurora*•† ..... York	T. H. Lennox.
Avonmore*•†.. Stormont	See Cornwall.
Aylmer*•† ..... Elgin	Miller & Backhouse.
Ayr*•†..... Waterloo	See Galt.
Barrie*•†..... Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*•†.... Lincoln	See Hamilton.
Beaverton*•†..... Ontario	T. Earnest Godson.
Beeton*•† ..... Simcoe	See Alliston.
Belleville*•†..... Hastings	F. E. O'FLYNN.
Berlin*•† ..... Waterloo	A. Miller.
Blenheim*•† ..... Kent	R. L. Gossell.
Blyth*•† ..... Huron	A. S. Dickson.
Bolton*•†..... Peel	A. A. Miller.
Bothwell*•†..... Kent	George L. Taylor.
Bowmanville*•† . Durham	J. Keith Galbraith.
Bracebridge*•†.. Muskoka	Mahaffy & Ashworth.
Bradford*•†..... Simcoe	Mark Scanlon.
Brampton*•† ..... Peel	R. H. Pringle.
Brantford*•† ..... Brant	BAIRD & HENDERSON.
Brigden*•† ..... Lambton	See Sarnia.
Brighton*•†. No'umberl'd	J. W. Gordon.
Brockville*•† ..... Leeds	WOOD & STEWART.
Brussels*•† ..... Huron	G. F. Blair.
Burford*•†..... Brant	See Brantford.
Burks Falls*•†.. Muskoka	Stephen T. Evans.
Burlington*•† ..... Halton	E. H. Cleaver.
Campbellford*•† N'hm'l'd	D. J. Lynch.
Cannington*•† ... Ontario	A. J. Reid.
Carleton Place*•† Lanark	C. McIntosh.
Cayuga*•†..... Haldimand	Colter & Goodman.
Chatham*•† ..... Kent	WILSON, KERR & PIKE.
Chatsworth*•† ..... Grey	See Owen Sound.
Chesley*•† ..... Bruce	H. O. Langley.
Chesterville*•†... Dundas	W. B. Lawson.
Chippawa*•† .... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*•†..... Wellington	See Harriston.
Clinton*•†..... Huron	W. Brydon.
Cobourg*•† N'th'umberl'd	FRANK M. FIELD.
Colborne*•† N'thumberl'd	W. L. Payne.
Coldwater*•†..... Simcoe	J. Brookoski.
Collingwood*•†... Simcoe	HY. ROBERTSON.
Comber*•† ..... Essex	See Essex.
Cookstown*•†..... Simcoe	See Alliston.
Cornwall*•†..... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*•†..... Simcoe	See Barrie.
Dashwood*..... Huron	R. H. Collins.
Delhi*•†..... Norfolk	See Simcoe.
Deseronto*•† ... Hastings	George E. Deroche.
Drayton*•†... Wellington	A. S. Lown.
Dresden*†..... Kent	J. W. Sharpe.
Drumbo*•†..... Oxford	See Brantford.
Dundalk*•†..... Grey	I. B. Lucas.
Dundas*•†.. Wentworth	T. H. A. BEGUE.
Dunnville*•†.. Haldimand	W. D. Swayze.
Durham*•†..... Grey	J. P. Telford.
Dutton*•† ..... Elgin	C. St. Clair Leitch.
Eganville*•† .... Renfrew	W. Lawson.
Elmira*•† ..... Waterloo	See Berlin.
Elmvale*•† ..... Simcoe	W. F. W. Lent.
Elora*•†..... Wellington	Henry Wilgar.
Embro*†..... Oxford	See Woodstock.
Erin*•†..... Wellington	See Fergus.
Essex*•†..... Essex	E. A. Wisner.
Exeter*•†..... Huron	R. H. Collins.
Fenelon Falls*•† Victoria	McLaughlin & McDearmid.
Fergus*•†..... Wellington	N. M. Monro.
Flesherton*..... Grey	Lucas & Wright.
Florence*•† .... Lambton	See Bothwell.
Fordwich*•†..... Huron	See Blyth.
Forest*•†..... Lambton	Wm. J. Porte.
Fort Frances* Rainy Ri'er	See Rat Portage.
Fort William*•† .. Algoma	W. L. Morton.
Galt*•† ..... Waterloo	E. J. BEAUMONT.
Gananoque*†..... Leeds	W. B. Carroll.
Georgetown*•†..... Halton	G. S. Goodwillie.
Glencoe*•†..... Middlesex	Stuart, Stuart & Ross.
Goderich*•†..... Huron	PHILIP HOLT, *Q. C.*
Gore Bay*..... Algoma	See Sault Ste. Marie.
Grand Valley*•† Dufferin	J. A. V. Preston.
Gravenhurst*•† Muskoka	B. H. Ardagh.
Grimsby*•† ..... Lincoln	See Hamilton.
Guelph*•†..... Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*•† Haldimand	S. E. Lindsay.
Hamilton*•†.. Wentworth	CARSCALLEN & CAHILL.
Hanover*•† ..... Grey	See Durham.
Harriston*•†.. Wellington	A. G. Campbell.
Harrow*•†..... Essex	See Windsor.
Hastings*•† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*•†.. Prescott	O'BRIAN & HALL.
Hensall*•†..... Huron	H. J. D. Corkle.
Hespeler*•† .... Waterloo	See Berlin.
Highgate*•†..... Kent	See St. Thomas.
Huntsville*•†... Muskoka	O. M. Arnold.

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Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*† .....Lambton	See Sarnia.
Iroquois*† ..... Dundas	A. E. Overell.
Jarvis*† .....Haldimand	C. E. Bourne.
Keewatin*†...R'ny R. D.	H. A. Langford.
Kemptville*† .. Grenville	T. K. Allen.
Kincardine*† .....Bruce	W. C. Loscombe.
Kingston*† ...Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*† ... Peterboro	See Peterborough.
Lanark*† .....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*† ..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON.
Listowel*† ..... Perth	F. R. Blewett.
London*† ..... Middlesex	GIBBONS & HARPER.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*† .....Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*† ..... Hastings	Wm. Cross.
Markdale*† .....Grey	P. McCullough.
Markham*† ..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† ..... Nipissing	D. A. Dunlap.
Meaford*† .....Grey	C. T. Sutherland.
Merlin*† .....Kent	See Blenheim.
Merrickville*†Greenville	A. E. Baker.
Midland*† ..... Simcoe	John Rowe.
Mildmay*† ..... Bruce	See Walkerton.
Millbrook*† ..... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*† ..... Perth	See Listowel.
Mitchell*† .....Perth	Dent & Thompson.
Morrisburg*† .... Dundas	J. P. Whitney.
Mount Forest*† . Wel'ton	R. O. Kilgour.
Napanee*† ..... Lennox	WILSON & WILSON.
Newcastle*† ..... Durham	E. H. McLean.
New Hamburg*†. W't'rl'o	William Millar.
New Market*† ..... York	T. J. Robertson.
Niagara Falls*† . Welland	F. W. HILL.
North Bay*† ... Nipissing	A. G. BROWNING.
Norwich*† ..... Oxford	T. Brown.
Norwood*† .....Peterboro	W. A. F. Campbell.
Oakville*† ..... Halton	D. O. Cameron.
Oil Springs*† ...Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*† .....Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*† ..... Carleton	BISHOP & SMITH.
Otterville*† ..... Oxford	See Woodstock.
Owen Sound*† .....Grey	Kilbourn & Kilbourn
Paisley*† ..... Bruce	Hector C. Cowan.
Pakenham*† ..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*† .....Brant	Gordon J. Smith.
Parkdale*† ..... York	John Douglas.
Parkhill*† ..... Middlesex	E. Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*† ....Renfrew	J. H. Burritt.
Penetanguishene*† Simc'e	A. B. Thompson.
Perth*† .....Lanark	Hall & Hall.
Peterboro*† ....Peterboro	HALL & HAYES.
Petrolia*† ..... Lambton	Moncruff & Gansby.
Pickering*† .....Ontario	Dow & McGillivray.
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Pt. Arthur*† Th'r Bay Dis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*† .....Bruce	C. Dalrymple.
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Port Perry*† .....Ontario	H. L. Ebbels.
Port Rowan*† ....Norfolk	See Simcoe.
Prescott*† ..... Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
Rat Portage*†Rainy R. Dis	Langford & Moran.
Renfrew*† .....Renfrew	Craig & Wilson.
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Ridgetown*† ..... Kent	W. E. Gundy.
Ripley*† .....Bruce	F. L. Pearson.
Rodney*† ..... Elgin	H. Falconer Jell.
Sarnia*† ..... Lambton	GURD & KITTERMASTER.
Sault Ste. Marie*† Alg'n D.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*† ..... Huron	R. S. Hays.
Shelburne*† .....Dufferin	G. M. Vance.
Simcoe*† .....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*† ....Lanark	Lavell & Farrell.
Southampton*† .....Bruce	See Port Elgin.
Springfield*† .....Elgin	See Toronto.
Stayner*† .....Simcoe	Hood & Sullivan.
St. Catharines*† .Lincoln	COLLIER & YALE.
St. George*† ..... Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*† ..... York	C. RUSSELL FITCH.
Stratford*† ..... Perth	IDINGTON & ROBERTSON.
Strathroy*† ...Middlesex	J. Folinsbee.
St. Thomas*† ..... Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† .....Nipissing	J. Fowler.
Sunderland*† ....Ontario	T. W. Chapple.
Tara*† .....Bruce	C. E. Start.
Tavistock* .....Oxford	Douglas, Alexander & McTavish.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† ..... Algoma	See Sault Ste. Marie.
Thornbury*† .....Grey	Wilson & Dyre.
Thorold*† .....Welland	COLLIER & BURSON.
Tilbury*† .....Kent	D. A. McDonald.
Tilsonburg*† .....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*† .....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	C. W. Craig.
Unionville*† .....York	See Toronto.
Uxbridge*† .....Ontario	S. S. SHARPE.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	A. Collins.
Walkerville*† .....Essex	C. H. Robinson.
Wallaceburg*† ..... Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† ....Waterloo	William Reade.
Watford*† .....Lambton	Alexander Saunders.
Welland*† .....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wheatley*† .....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† .....Bruce	W. J. Ferguson.
Winchester*† ....Dundas	GEORGE L. HART.
Windsor*† .....Essex	CLEARY & SUTHERLAND
Wingham*† .....Huron	J. A. Morton.
Woodbridge*† .....York	See Toronto.
Woodstock*† .....Oxford	FINKLE & MULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*† .....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*† ..... Kings	See Charlottetown.
Summerside*† .... Prince	J. E. Wyatt.

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Berthier en Haut*Berth'r	V. Allard.
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Chambly*† ..... Chambly	P. B. Benoit.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*† ... Stanstead	G. H. St. Pierre.
Cookshire*† ... Compton	L. E. Charbonnell.
Cowansville*† Missisquoi	J. C. McCorkill.
Danville*† .....Richmond	See Richmond.
Farnham*† ...Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*† ..... Shefford	See Cowansville.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	C. B. MAJOR.
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Iberville*† .....Iberville	See St. Johns.
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L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq's Cartier	See Montreal.
Lachute*† .... Argenteuil	G. E. Bampton.
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Laprairie*† .... Laprairie	See Montreal.
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Longueuil*† .....Ch'mbly	See Montreal.
Louiseville*† Maskino'ge	A. L. Desaulniers.

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Malbaie† ..... Charlevoix	See Fraserville.
Marieville*•† ..... Rouville	H. G. Paulin.
Mile End*•† ... Hochelaga	See Montreal.
Montmagny*•†Montm'g'y	See Levis.
Montreal*•†... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. ¶ Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Solicitors for Ville-Marie Bank and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*† Charlevoix	See Fraserville.
Nicolet*•† ..... Nicolet	See Three Rivers.
Ormstown*•†Chateaugu'y	See Huntingdon.
Papineauville*•†.. Ottawa	See Hull.
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Riviere du Loup*•†Tem'ta	See Fraserville.
Roberval*•†...Chicoutimi	See Quebec.
Shawville*•†..... Pontiac	See Ottawa.
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Stanstead*•† ... Stanstead	M. F. Hackett.
St. Cesaire*•†.... Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*•† Champlain	See Quebec.
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Ste. ThereseDeBl'inv'le*•† Terrebonne	See Montreal.
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St. Henri*•†... Hochelaga	See Montreal.
St. Hyacinthe*•†St. Hy'he	FONTAINE & FONTAINE.
St. Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*•† Terrebonne	W. B. Nantel.
St. Johns*•†..... St. Johns	Paradis & Paradis.
St. Johns Suburb*†Quebec	See Quebec.
St. Laurent*†Jacq's Cartier	See Montreal.
St. Remi*•† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur* ..... Quebec	See Quebec.
ThetfordMines*•† Mega'ic	See Quebec.
Three Rivers*•†St. Mau'ce	N. L. De Noncourt.
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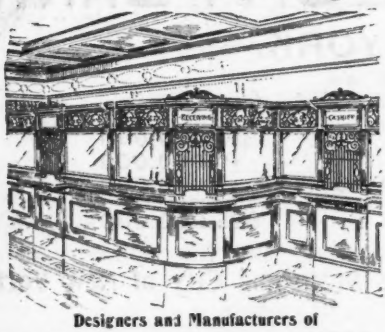

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